

Housing

SAN MATEO COUNTY GENERAL PLAN HOUSING ELEMENT

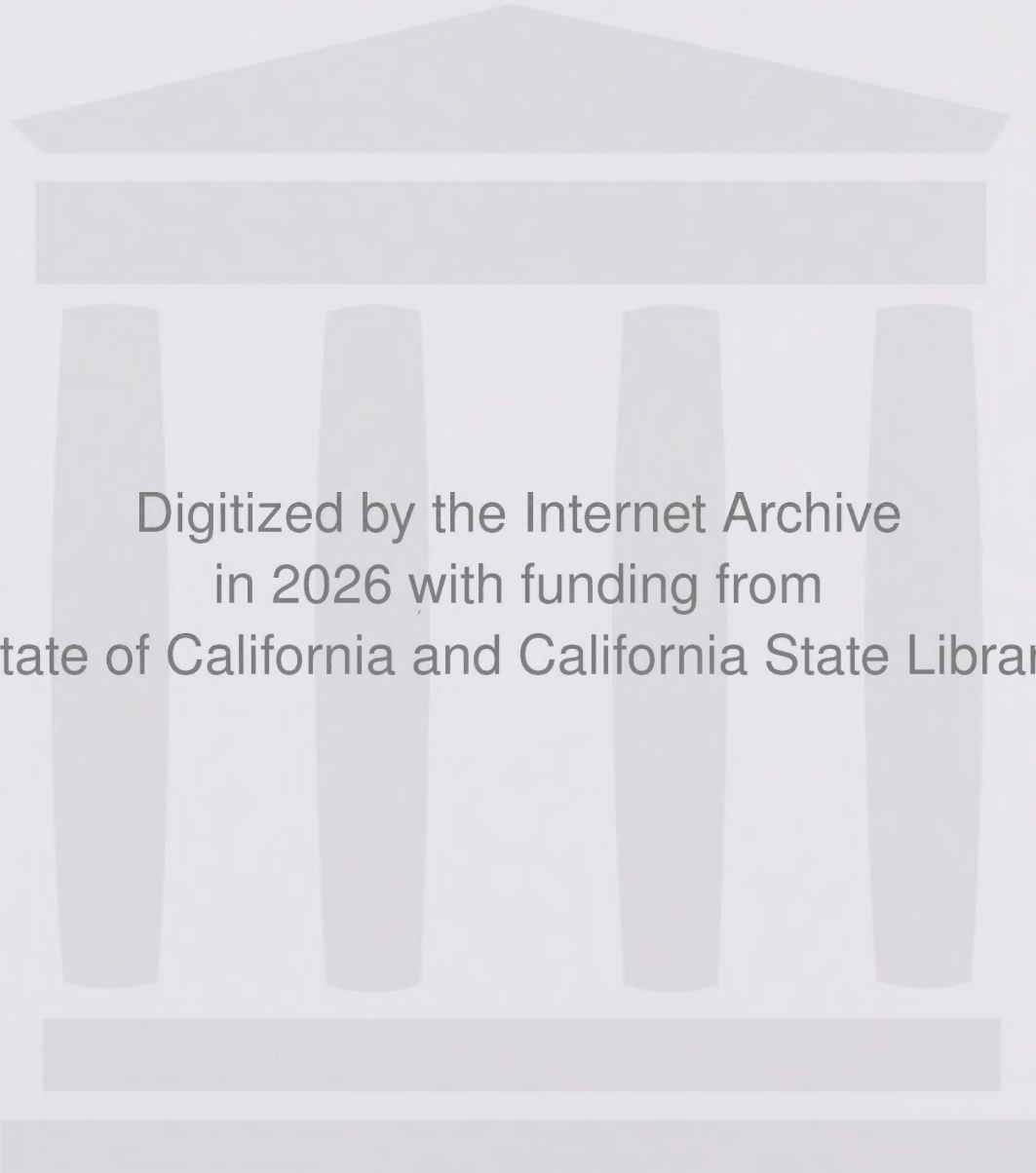
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Adopted by San Mateo County
Board of Supervisors
December 16, 2003
Amended July 27, 2004





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I.

Introduction

I. INTRODUCTION

A. SCOPE AND ROLE

In October 1991, the County adopted a new Housing Element as part of its General Plan. An update and revision of the Housing Element is now required by State Government Code Section 65588(c)(2). Once adopted, this Element will supersede the current Housing Element of the General Plan and will be incorporated as Chapter 14 in the Community Development Volume of the County's General Plan. Major revisions made to the 1991 Housing Element to produce this revised document include: (1) updating demographic and housing data to incorporate data from the 2000 Census; (2) reviewing the County's progress in implementing the policies of the 1991 Housing Element; and (3) developing new programs to encourage the preservation and production of housing in the unincorporated area.

B. STATE HOUSING ELEMENT REQUIREMENTS

1. State Housing Element Requirements

All cities and counties in California must adopt a Housing Element as one of the mandatory elements of the General Plan. Detailed requirements for preparing Housing Elements are contained in Sections 65580 through 65589 of the State Government Code.

2. Findings of the State Legislature

In State Government Code Section 65580, the Legislature found that: (1) the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order; (2) the attainment of this goal requires the cooperation of all levels of government and the private sector; and (3) local governments have a responsibility to use their powers to facilitate the improvement and development of housing to meet the housing needs of all economic segments of the community, while considering economic, environmental, fiscal factors and community goals set forth in the General Plan.

3. Substantive Requirements

The substantive requirements of State Government Code Sections 65581 through 65584 for the contents of Housing Elements are divided into two major types: (1) the identification and analysis of existing and projected housing needs of all income levels, including an inventory of resources and constraints relevant to the meeting of those needs; and (2) a statement of goals, policies, quantified objectives and a 5-year program for the preservation, improvement and development of housing.

4. Procedural Requirements

a. Housing Element Revision

State Government Code Sections 65585 through 65588 set procedural requirements for revision and State Housing and Community Development Department (HCD) review of housing elements. The Housing Element revision must reflect a review of the County's progress in implementing the previous Housing Element. The County must submit a revision or amendment of the Housing Element to HCD for their review at least 60 days prior to adoption. HCD must review drafts and report findings within 60 days of receipt of the draft revision or amendment. If HCD's comments are available within the prescribed time limits, they must be considered by the Board of Supervisors prior to adopting the Housing Element.

b. Notification to Retail Water and Sewer Providers

Once the Housing Element revision is adopted, Government Code Section 65589.7 requires that the County distribute copies to all public and private water and sewer service providers within the unincorporated area. The purpose of this requirement is to ensure that water and sewer providers provide a priority to proposed housing developments for lower income households in their current and future resource or service allocations. Local public and private water and sewer providers must grant a priority for service hookups to developments that help meet the County's share of the regional need for lower income housing.

c. Annual Report

Government Code Section 65400(b)(1) requires an annual report to the Board of Supervisors, the Office of Planning and Research (OPR), and HCD on the status of the General Plan and progress in its implementation, including progress in meeting regional housing needs and efforts to remove governmental constraints to the maintenance, improvement and development of housing. Annual reports document progress in meeting identified housing goals and objectives, facilitate Housing Element revisions and updates, assist in local reviews of the previous housing elements and can serve as a tool to encourage effective public participation. Annual reports are to be submitted to OPR and HCD on or before October 1 of each year.

5. Coastal Zone Requirements

State Government Code Section 65590 establishes requirements in the Coastal Zone for the conversion and demolition of units and the provision of affordable housing in new residential developments. Please see "Housing Characteristics –

Housing Supply” in the Background Section for further discussion of housing requirements in the Coastal Zone.

C. RELATION TO OTHER COUNTY PLANS AND PROGRAMS

1. Area Plans

The County has adopted as part of the General Plan the following area plans for separate communities in the unincorporated area: North Fair Oaks Community Plan, Emerald Lake Hills Community Plan, Montara-Moss Beach-El Granada Community Plan, Local Coastal Program (LCP), San Bruno Mountain General Plan Amendment, Skyline Area General Plan Amendment and Colma Area Plan and the Colma BART Station Area Plan. Each of these area plans contains housing policies which apply to the specific area. The Housing Element policies are more generalized and apply to the entire unincorporated area. Because the Housing Element and area plans are all part of the General Plan, they must be consistent pursuant to State Government Code Section 65300.5.

2. Plans Prepared by the County Office of Housing

The County Office of Housing prepares plans and reports required by the U.S. Department of Housing and Urban Development (HUD) that document housing needs and describe programs for the provision and improvement of housing. These plans, including the Consolidated Housing and Community Development Plan and the Continuum of Care Plan, are similar in content to the Housing Element. However, the planning area for these plans is broader than the Housing Element planning area, which includes only unincorporated areas. While the Housing Element does provide Countywide demographic and housing data, incorporated cities in the County prepare their own Housing Elements. The County Housing Element is required to provide a broad description and analysis of all housing needs, both market rate and assisted, whereas plans prepared by the Office of Housing primarily focus on affordable housing and supportive services. Because the County Housing Element is part of the County General Plan, a number of local planning actions within the unincorporated area such as zoning and subdivision map approvals must be consistent with the Housing Element.

3. Comprehensive Airport Land Use Plans

Government Code Section 65302.3 requires that a local agency general plan must be consistent with the applicable airport/land use compatibility criteria in any relevant adopted airport land use plan. The area surrounding the Half Moon Bay Airport is unincorporated land, and as such, the County's General Plan Housing Element must be consistent with the San Mateo County Comprehensive Airport Land Use Plan for Half Moon Bay Airport. In fact, the housing policies, goals, programs, and other provisions to accommodate future housing

development, as specified herein, do not conflict with the relevant airport/land use compatibility criteria contained in the Comprehensive Airport Land Use Plan for Half Moon Bay Airport.

D. PUBLIC PARTICIPATION

1. General Plan Housing Element Task Force

Development of the 2003 Housing Element involved an extensive public participation process. In the fall of 2001, County Planning staff prepared a preliminary draft of the revised Housing Element, which was reviewed at public hearings before the Planning Commission and the Board of Supervisors. In December, 2001, the Board directed staff to submit the preliminary draft to the State Housing and Community Development Department (State HCD) for informal review and authorized the formation of a General Plan Housing Element Task Force. The Board appointed representatives of the following civic organizations, housing and supportive service agencies, building industry and environmental organizations to serve on the Task Force:

Shelter Network of San Mateo County
Peninsula Interfaith Action
San Mateo County Economic Development Association
San Mateo County Association of Realtors
Committee for Green Foothills
Tri-County Apartment Association
Building and Construction Trades Council
Redwood City/San Mateo County Chamber of Commerce
Legal Aid Society (Landlord/Tenant Information and Referral Collaborative)
Center for the Independence of the Disabled
San Mateo County Housing Leadership Council
Peninsula Habitat for Humanity
Mid-Peninsula Housing Coalition

Two members of the Board of Supervisors served as co-chairs for the Task Force, which began its work in March, 2002. The Task Force held monthly public meetings to review background data on existing housing conditions, housing needs, constraints to housing development, and the potential for future housing construction. The Task Force's primary charge was to recommend housing policies and programs for the unincorporated area. However, the Task Force also considered for the future, possible policies and programs that could be implemented Countywide.

2. Planning Commission Review

After the Task Force completed its work in January, 2003, staff incorporated the Task Force recommendations into a final draft Housing Element, which was sent

to State HCD for formal review in June, 2003. The Planning Commission reviewed the final draft Housing Element, along with staff's responses to comments submitted by State HCD, at three public hearings in September and November, 2003. At the first public hearing, the Housing Element Task Force and the Planning Commission held a joint public workshop. Legal notice of all meetings was published in the newspaper and mailed directly to all interested individuals and organizations including all advisory councils and homeowners associations, and a variety of other housing, community service and development interest groups.

3. Board of Supervisors Review and Adoption

The Board of Supervisors considered and adopted the final draft Housing Element recommended by the Planning Commission at a public hearing on December 16, 2003. On July 27, 2004, the Board amended the Housing Element to formally incorporate supporting information as recommended by State HCD to achieve compliance with State Housing Element Law. The information was added to clarify redevelopment potential for unincorporated lands included in the Land Inventory, and to clarify where homeless shelters and transitional housing are allowed.

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GENERAL DESCRIPTION OF THE PHENOMENON TO BE STUDIED

The primary goal of the research project is to determine the extent to which the various factors mentioned in the preceding paragraph are related to the phenomenon under study. The project is designed to be a descriptive study, and the results will be presented in a series of reports. The first report will be a general description of the phenomenon, and the subsequent reports will deal with the various factors mentioned in the preceding paragraph.

II.

Background

The research project is designed to be a descriptive study, and the results will be presented in a series of reports. The first report will be a general description of the phenomenon, and the subsequent reports will deal with the various factors mentioned in the preceding paragraph. The project is designed to be a descriptive study, and the results will be presented in a series of reports. The first report will be a general description of the phenomenon, and the subsequent reports will deal with the various factors mentioned in the preceding paragraph.

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II
The ground

II. BACKGROUND DATA

A. GENERAL DESCRIPTION OF THE UNINCORPORATED AREAS

The planning area for the Housing Element consists of unincorporated lands under County jurisdiction. Unincorporated lands include urban communities and neighborhoods of various sizes, which adjoin incorporated cities, and the vast rural Skyline and Coastside areas. Half of the County's land area, but only 8.7 percent of its population, is now in unincorporated areas (see Exhibit 14.1).

All of the urbanized unincorporated areas have been assigned by the Local Agency Formation Commission (LAFCo) to spheres of influence of adjacent cities. These communities contain about 90 percent of the housing supply in unincorporated areas. It is anticipated that sooner or later many of these areas will be annexed and responsibility for housing policy will shift to the incorporating city.

There is wide variation in the size, location, and economic and social characteristics of the various unincorporated areas. The largest unincorporated community is North Fair Oaks, in Redwood City's sphere of influence. This area has over 15,000 residents, many of Hispanic origin, and also has a large number of low and moderate-income households, as well as a variety of land uses and housing types. Other urban unincorporated communities include Burlingame Hills, the Highlands and Ladera. These small, homogeneous single-family residential communities have above average income levels. Much different in character is the vast rural South Coast, where there are relatively few, widely dispersed households. In this area, most housing needs are associated with the area's agricultural economy. In contrast, the Midcoast communities north of Half Moon Bay have in recent years experienced a spurt of population and housing growth, and are taking on a more urban character.

Because of the wide range of housing conditions and housing needs in the various unincorporated communities, this Housing Element does not focus uniformly on each and every unincorporated area. For example, affordability is usually the most serious problem in areas with below average income, while infill of vacant parcels and opportunities for constructing second units on existing large parcels may be the principal issues in more affluent areas. Also, it must be recognized that the roots of "housing problems," as well as their solutions, cannot always be found within local communities. For this reason, data on trends and projections for the County as a whole, and the Bay Area, are examined in this Element.

B. POPULATION CHARACTERISTICS

1. Total Population

The 2000 population of all unincorporated areas was 61,275. Exhibit 14.2 shows the population in 1980, 1990 and 2000 for the County's major unincorporated areas.

In the last ten years (1990-2000), population in the unincorporated areas has increased by 6.7 percent. The rate of population growth for the County as a whole was 8.9 percent. The greatest population gains within major unincorporated areas were in Broadmoor (36.4 percent), and El Granada (29.4 percent). Population growth in El Granada is likely the result of recent housing development, and a change in the census designated place (CDP) boundaries, which shifted portions of Princeton into the same CDP as El Granada. It should be noted that there was a corresponding decrease in the Moss Beach population as a result of the CDP boundary change. Population growth in Broadmoor is more likely attributable to an increase in the number of persons per household, since Broadmoor is an older, established community which has experienced only a slight increase in the number of new housing units during the same period. Finally, a couple of older, established communities (Highlands/Baywood Park, West Menlo Park) experienced modest population decreases.

2. Age Characteristics

The County's population is "aging," as shown in Exhibit 14.3. Median age of the County's population was 32.4 years in 1980, 34.3 years in 1990 and 36.8 years in 2000. Exhibit 14.4 shows population by median age for the major unincorporated areas in 2000. Median age was higher than the County median age in all areas, except in Broadmoor and North Fair Oaks.

3. Race and Ethnic Composition

The changes in the County population's racial and ethnic composition from 1980 to 2000 are summarized in Exhibit 14.5. As shown, the County's white and African American populations have decreased moderately as a percentage of the population since 1980, while the Hispanic or Latino and Asian populations have increased dramatically. Exhibit 14.6 shows the distribution of racial/ethnic groups in 2000 in the County and in unincorporated areas. The community of North Fair Oaks stands out as the major unincorporated area with the highest percentage of Hispanic/Latinos (69.6 percent), while Broadmoor has the highest percentage of Asians (34.6 percent). Two major unincorporated communities, Highlands/Baywood Park and Moss Beach, have almost 5 percent of the population claiming to be of two or more races, a choice available for the first time in the 2000 Census.

C. HOUSEHOLD CHARACTERISTICS

1. Households and Household Size

"Household" is defined as the person or persons occupying a housing unit. The number of households for a given area is identical to the number of occupied housing units. In census terms, "household population" is the count of people living in households, while "group quarters population" is the count of persons living in institutions such as jails, nursing homes, dormitories, convents, boarding houses, etc. Total population of an area consists of household population plus the group quarters population. Average household size for an area is computed by dividing household population by total households.

According to the 2000 Census, the household population for San Mateo County is 696,711, or 98.5 percent of the total population. The population in group quarters is 10,450, or 1.5 percent. Exhibit 14.7 indicates that in 2000, there were 20,846 households in the unincorporated areas of San Mateo County, 8.2 percent of total County households. Since 1990, the number of households increased in all major unincorporated areas except West Menlo Park where the number of households decreased by 226 or 13.7 percent. The number of households also decreased in Moss Beach, most likely due to the shift in CDP boundaries.

Trends in the average size of households must be recognized when relating the supply of housing to the demand. As shown in Exhibit 14.8, average household size in the unincorporated areas increased from 2.73 persons per household in 1980, to 2.80 persons per household in 1990, and 3.10 persons per household in 2000, reflecting a similar increase Countywide. The trend toward increased household size during the last decade is particularly evident in less affluent unincorporated areas, including Broadmoor and North Fair Oaks, where average household size in 2000 is much greater than for the total unincorporated area and for the County as a whole. It may be that young people are choosing to stay at home with their parents longer before forming their own households, and families are doubling up to cope with increases in housing costs over the last decade.

2. Types of Households

Households vary not only in size but also in type, an important consideration in assessing the adequacy of the existing housing stock and in identifying the unmet housing needs of a community. Exhibit 14.9 shows the distribution of household types for the County and major unincorporated communities in 2000. Countywide 67.4 percent of all households are "family" households (two or more related persons living in the same housing unit) while 32.6 percent are non-family households (predominantly single people living alone but also including non-relatives sharing a housing unit).

Of the major unincorporated areas, North Fair Oaks has the highest percentage of single parent with child households (10.9 percent), while West Menlo Park has the highest percentage of single-person households (25.0 percent). West Menlo Park also has the highest percentage of elderly (65 years plus) single-person households (8.7 percent), followed closely by Broadmoor (8.6 percent).

3. Income

Exhibit 14.10 shows median household income levels from the 2000 Census for major unincorporated areas. As shown, household income levels in most major unincorporated areas are significantly higher than for the County as a whole. However, in North Fair Oaks, the median income is significantly lower than the County median.

Another estimate of current income is available on a Countywide basis. For the purpose of defining eligibility for certain assisted housing programs, the Federal Department of Housing and Urban Development (HUD) annually establishes a series of income level cut offs, based on an estimated regional median family income for a "family of four" which is adjusted by household size. The 2002 figures for San Mateo County are presented in Exhibit 14.11. As the table shows, the 2002 median family income for a family of four in San Mateo County is \$86,100. Please see Appendix A for additional information on household income in unincorporated areas.

D. HOUSING CHARACTERISTICS

1. Total Housing Units

There were 21,270 housing units in unincorporated areas of San Mateo County in 2000 (Exhibit 14.12), 8.2 percent of the total County housing inventory of 260,576 units. As shown on Exhibit 14.13, growth in the number of housing units has slowed considerably during the last decade (1990-2000) compared to housing unit growth in the previous decade (1980-1990), for the County as a whole and in most major unincorporated areas. The exceptions are Emerald Lake Hills, where growth was curtailed during the 1980s prior to installation of sewer service, and in North Fair Oaks, where housing unit growth has been steady from 1980 to 2000 at about 5 to 6 percent per decade. The large decrease in housing units from 1990 to 2000 in Moss Beach is likely due to the change in CDP boundaries. Also, the significant decrease in West Menlo Park from 1990 to 2000 (-14.5 percent) may be overstated and deserves further research.

Based on current data from the State DOF, approximately 85 percent of the housing units in the unincorporated area are single-family units. About 2,500 units, or 11 percent are multi-family units. Mobile homes account for 4 percent of the housing stock in the unincorporated area; 905 units are in seven mobile

home parks located in North Fair Oaks, East of Bayshore (Redwood City), Moss Beach, Harbor Industrial (Belmont) and unincorporated Colma. These units comprise about one-fourth of all the mobile home units in the County. Please see Appendix B for additional information on housing characteristics in unincorporated areas.

2. Housing Supply

a. All Unincorporated Areas

Exhibit 14.14 shows the number of new housing units that have been authorized by permit in unincorporated areas over the past twelve years. As the table shows, after hitting a low point in 1992, permit activity increased hitting a high point in 2000. For the past twelve years, the average number of units authorized annually is 185 housing units per year. The average for the last six years (1997-2002) is 265 units per year, a significant improvement over the previous 6-year (1991-1996) average of 105 units per year. The increase in the pace of permit issuance is probably due to a combination of factors, including the robust local economy and relatively low interest rates. Also, the completion of the Sewer Authority Midcoast (SAM) sewer treatment plant expansion project contributed to a subsequent increase in permit activity in the Midcoast. In the last two years, however, permit activity has tapered off, as general economic activity has declined.

Over the last twelve years, an average of five demolition permits per year have been issued for single-family homes in unincorporated areas. It is estimated that all but a few of these units were demolished to make room for newly constructed units.

b. Coastal Zone

State Government Code Section 65588(c) requires the Housing Element review to take into account low or moderate-income housing converted or demolished in or near the Coastal Zone, pursuant to State Government Code Section 65590. Generally, replacement units are required if a residential structure containing three or more dwelling units is demolished or converted. Additionally, low and moderate-income housing must be provided either on the site of new housing developments or on other sites in or near the Coastal Zone.

From 1992 to 2002, 570 dwelling units were permitted within the Coastal Zone. The vast majority of these units (532) were permitted in the Midcoast area, while the remaining 38 units were permitted in the South Coast; all but 14 of these were single-family dwellings (11 were multi-family units, three were second units). All large developments permitted in the Coastal Zone

since the adoption of the County's LCP in 1980 have been required to provide affordable housing. In the late 1980s, the County approved Farallon Vista, a 148-unit condominium/townhouse project including 52 affordable units on the designated affordable housing site in North Moss Beach. However, the project was never constructed due to the lack of an adequate water supply, and all approvals have now expired. A second large development of 160 affordable farm labor housing units was approved by the County on a site south of Half Moon Bay. Construction of that project has recently been completed. Finally, in 2000, the County approved Moss Beach Highlands, a 128-unit development including 73 affordable senior apartments and 55 single-family homes on the South Moss Beach designated affordable housing site. That project is currently under consideration by the Coastal Commission.

There have been no conversions or demolitions since adoption of the LCP that would require replacement units under Section 65590. As mentioned previously, the County issues just five residential demolition permits per year on average, and virtually all of these have involved the demolition of single-family homes to make way for construction of new single-family homes. Since no conversion or demolition of affordable housing units has been authorized, no replacement units have been required.

3. Housing Units by Tenure

According to the 2000 Census, approximately 61 percent of all occupied housing units in the County are owner-occupied, and 38 percent are renter-occupied (see Exhibit 14.15). In almost all major unincorporated areas, the percentage of owner-occupied units is significantly higher than the percentage for the County. For example, Emerald Lake Hills has the highest percentage of owner-occupied units (91.3 percent), followed closely by Highlands/Baywood Park (89.6 percent). In fact, the percentage of owner-occupied units is above 70 percent in all major unincorporated areas except North Fair Oaks. North Fair Oaks stands out as the only major unincorporated community where the percentage of renter-occupied units (48.1 percent) is greater than the County total (38.4 percent).

4. Vacancy Rates

The percent of housing units, which are vacant and available for purchase or rent, is an important indicator of supply and demand in the housing market. If the vacancy rate declines, the supply of available housing is diminished and prices and rents are likely to rise. If the vacancy rate increases, housing costs are inclined to stabilize. The U.S. Department of Housing and Urban Development considers that a rental vacancy rate of 5 percent allows ordinary mobility and choice within the rental market; a vacancy rate below 5 percent indicates a housing shortage. A vacancy rate of 2 percent is generally considered normal for ownership housing.

Exhibit 14.16 shows housing vacancy rates for the County and major unincorporated areas for 1990 and 2000. As shown, total vacancy rates have decreased for the County as a whole and for all major unincorporated communities since 1990, indicating an acute housing shortage. The shortage was severe for both ownership and rental housing in 2000. For example, homeowner vacancy rates were below 1 percent for all areas, and rental vacancy rates were at 2 percent or below in all but one major unincorporated area. The recent downturn in the economy has begun to affect the local housing market, increasing vacancy rates since 2000. For example, RealFACTS reports an apartment vacancy rate of 6.1 percent for the quarter ending December, 2002; the DOF reports a total vacancy rate for the County of 2.49 percent as of January 1, 2003.

5. Age of Housing Units

The age of the housing stock is an important factor to consider when assessing housing conditions. As shown on Exhibit 14.17, 22 percent of all housing units in the County were built before 1950, with 1962 the median year of construction. A number of unincorporated communities have significantly higher percentages of older units, including Broadmoor (68 percent), North Fair Oaks (30 percent) and West Menlo Park (28 percent).

6. Housing Values and Rents

a. Ownership Housing Values

San Mateo County has always been considered a prime residential location in the Bay Area, and historically this has been reflected in the price of housing. As the local economy expanded over the last several years, home prices soared, making San Mateo County one of the most expensive real estate markets in the Country. As shown in Exhibits 14.18A and 14.18B, the County's housing market has "cooled-off" somewhat since then, corresponding with the recent economic downturn. Compared to the year 2000, the 2002 median sales price for single-family homes in the County declined from \$929,990 to \$831,060, a drop of 10.6 percent. In addition, the average days on market has risen from 39 to 43, an increase of 10.2 percent. However, the number of sales is up from 5,325 to 5,878 an increase of 10.4 percent. There are differences between communities, with sales activity generally declining in more affluent cities (Atherton, Hillsborough, Portola Valley, Woodside), but picking up in more economically diverse cities such as Daly City, Half Moon Bay, Millbrae, and South San Francisco. Finally, what Exhibits 14.18A and 14.18B clearly show is that, despite the recent economic downturn, median sales prices remain high, and prospective homebuyers with moderate incomes, particularly first-time homebuyers, cannot readily afford even the most modest homes in the County.

b. Rent Levels

Rent levels have recently begun to decline after increasing dramatically during the period of economic growth in the late 1990s. For example, according to RealFACTS, as reported by the County Office of Housing, the current (March, 2003) average rent charged for a two-bedroom housing unit in San Mateo County is \$1,521 per month, a decrease of 5.8 percent over the last year. The current rent for one-bedroom units is \$1,254, which is down 7.2 percent from last year. Despite these declines, affordability is an issue for low and moderate-income households renting in San Mateo County. According to the National Low Income Housing Coalition, a very low-income household of four (earning no more than 50 percent of the County's adjusted median income) can afford a monthly rent of no more than \$1,076, which is still well below the current average rent for a one-bedroom or two-bedroom unit.

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EXHIBIT 14.1**POPULATION BY INCORPORATED AND
UNINCORPORATED AREAS
2000**

San Mateo County	707,161	(100.0)
Cities	645,886	(91.3)
Unincorporated	61,275	(8.7)
Unincorporated	61,275	(100.0)
Major Unincorporated Areas Census Designated Places (CDPs)	41,831	(68.3)
Remainder	19,444	(31.7)
Source: 2000 Census		

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EXHIBIT 14.2

TOTAL POPULATION SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS

	1980	1990	2000	Change 1980-1990	Change 1990-2000
San Mateo County	587,329	649,623	707,161	62,294 (10.6%)	57,538 (8.9%)
Total Unincorporated Area	52,377	57,637	61,275	5,036 (9.6%)	3,862 (6.7%)
Major Unincorporated Areas					
Broadmoor CDP	3,737	2,952	4,026	-785 (-21.0%)	1,074 (36.4%)
El Granada CDP	3,582	4,426	5,724	844 (23.6%)	1,298 (29.3%)
Emerald Lake Hills CDP	3,400	3,328	3,899	-72 (-2.1%)	571 (17.2%)
Highlands/Baywood Park CDP	4,531	4,435	4,210	-96 (-2.1%)	-225 (-5.1%)
Montara CDP	1,972	2,552	2,950	580 (29.4%)	398 (15.6%)
Moss Beach CDP ¹	1,868	3,002	1,953	1,134 (60.7%)	-1,049 (-34.9%)
North Fair Oaks CDP	10,294	13,912	15,440	3,618 (35.1%)	1,528 (11.0%)
Sequoia Tract	3,914	3,551	3,671	-363 (-9.3%)	120 (3.4%)
West Menlo Park CDP	4,350	3,959	3,629	-391 (-9.0%)	-330 (-8.3%)

Sources: 1980, 1990, 2000 Censuses

Note: 1. Change in CDP boundary accounts for large portion of population increase/decline.

EXHIBIT 14.3

**MEDIAN AGE
SAN MATEO COUNTY
1980-1990-2000**

	1980	1990	2000
San Mateo County Median Age	32.4	34.3	36.8

Sources: 1980, 1990, 2000 Census

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EXHIBIT 14.4

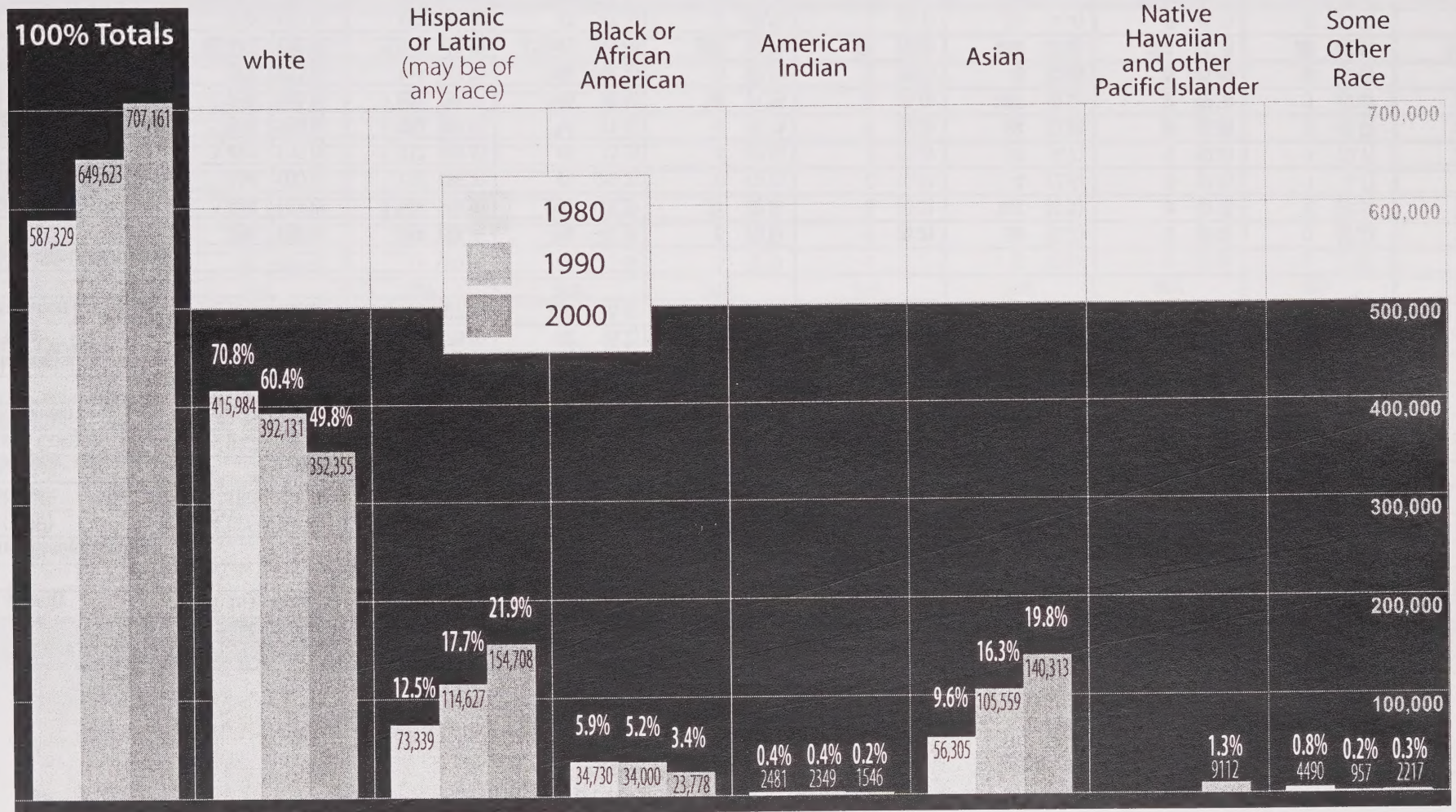
**MEDIAN AGE
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS
2000**

	Median Age
San Mateo County	36.8
Total Unincorporated Area	N/A
Major Unincorporated Areas	
Broadmoor CDP	30.9
El Granada CDP	38.3
Emerald Lake Hills CDP	41.8
Highlands/Baywood Park CDP	43.1
Montara CDP	40.9
Moss Beach CDP	41.2
North Fair Oaks CDP	28.7
Sequoia Tract	41.3
West Menlo Park CDP	39.4
Source: 2000 Census	
Note: N/A – data not available	

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United States
**Census
2000**

Comparison of 1980, 1990 & 2000 Census Data

San Mateo County**Population by Race and Hispanic or Latino Origin**

14.18

EXHIBIT 14.6

POPULATION BY RACE AND HISPANIC OR LATINO ORIGIN
UNINCORPORATED AREAS
SAN MATEO COUNTY
2000

	Total Population	White	Hispanic/ Latino	Black	American Indian	Asian	Pacific Islander	Other	Two or more Races
San Mateo County	707,161 (100.0)	352,355 (49.8)	154,708 (21.9)	23,778 (3.4)	1,546 (0.2)	140,313 (19.8)	9,112 (1.3)	2,217 (0.0)	23,132 (3.3)
North County Statistical Area									
Broadmoor (CDP)	4,026 (100.0)	1,630 (40.5)	729 (18.1)	68 (1.7)	13 (0.3)	1,392 (34.6)	43 (1.1)	2 (0.3)	149 (3.7)
Country Club Park	180 (100.0)	81 (45.0)	33 (18.3)	5 (2.8)	0 (0.0)	42 (23.3)	12 (6.7)	0 (0.0)	7 (3.9)
San Francisco Jail	0 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
Unincorporated Colma	912 (100.0)	176 (19.3)	324 (35.5)	32 (3.5)	1 (0.1)	323 (35.4)	28 (3.1)	2 (0.2)	26 (2.9)
San Bruno Mountain	0 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
Mid-Bayside Statistical Area									
Burlingame Hills	1,203 (100.0)	956 (79.5)	62 (5.2)	1 (0.1)	1 (0.1)	155 (12.9)	4 (0.3)	1 (0.1)	23 (2.0)
Highlands/Baywood Park (CDP)	4,210 (100.0)	2,832 (67.3)	250 (5.9)	55 (1.3)	11 (0.3)	852 (20.2)	10 (0.2)	10 (0.3)	190 (4.6)
South Bayside Statistical Area									
Devonshire	601 (100.0)	519 (86.4)	24 (4.0)	5 (0.8)	1 (0.2)	34 (5.7)	0 (0.0)	1 (0.2)	17 (2.8)
Emerald Lake Hills (CDP)	3,899 (100.0)	3,366 (86.3)	202 (5.2)	21 (0.5)	6 (0.2)	197 (5.1)	8 (0.2)	8 (0.3)	91 (2.3)
Harbor Industrial	154 (100.0)	102 (66.2)	45 (29.2)	0 (0.0)	0 (0.0)	4 (2.6)	0 (0.0)	1 (0.7)	2 (1.3)
Ladera	1,492 (100.0)	1,337 (89.6)	49 (3.3)	4 (0.3)	3 (0.2)	70 (4.7)	0 (0.0)	1 (0.1)	28 (0.0)
Los Trancos Woods/Vista Verde	610 (100.0)	564 (92.5)	10 (1.6)	4 (0.7)	1 (0.2)	24 (3.9)	0 (0.0)	0 (0.0)	7 (1.2)
Menlo Oaks	756 (100.0)	628 (83.1)	49 (6.5)	9 (1.2)	0 (0.0)	47 (6.2)	2 (0.3)	1 (0.1)	20 (2.7)
Mobilehome Parks	277 (100.0)	146 (52.7)	86 (31.1)	6 (2.2)	2 (0.7)	15 (5.4)	5 (1.8)	0 (0.0)	17 (6.1)
North Fair Oaks (CDP)	15,440 (100.0)	3,575 (23.2)	10,741 (69.6)	262 (1.7)	45 (0.3)	438 (2.8)	194 (1.3)	28 (0.1)	157 (1.0)
Oak Knoll/Kensington Square	802 (100.0)	688 (85.8)	57 (7.1)	2 (0.3)	1 (0.1)	35 (4.4)	9 (1.1)	0 (0.0)	10 (1.3)
Palomar Park	984 (100.0)	848 (86.2)	49 (5.0)	17 (1.7)	5 (0.5)	40 (4.1)	1 (0.1)	1 (0.1)	23 (2.3)
Sequoia Tract	3,671 (100.0)	2,914 (79.4)	384 (10.5)	27 (0.7)	9 (0.3)	251 (6.8)	10 (0.3)	4 (0.1)	72 (2.0)
Stanford Lands	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Weekend Acres	269 (100.0)	229 (85.1)	12 (4.5)	4 (1.5)	0 (0.0)	19 (7.1)	0 (0.0)	1 (0.4)	4 (1.5)
West Menlo Park (CDP)	3,629 (100.0)	3,070 (84.6)	162 (4.5)	26 (0.7)	6 (0.2)	263 (7.3)	3 (0.1)	2 (0.4)	97 (2.7)

EXHIBIT 14.6 (continued)

POPULATION BY RACE AND HISPANIC OR LATINO ORIGIN
UNINCORPORATED AREAS
SAN MATEO COUNTY
2000

	Total Population	White	Hispanic/ Latino	Black	American Indian	Asian	Pacific Islander	Other	Two or more Races
Mid-Coast Statistical Area									
El Granada (CDP)	5,724 (100.0)	4,418 (77.2)	900 (15.7)	16 (0.3)	30 (0.5)	163 (2.9)	10 (0.2)	16 (0.2)	171 (3.0)
Mid-Coast Rural	168 (100.0)	57 (33.9)	101 (60.1)	1 (0.6)	0 (0.0)	2 (0.6)	0 (0.0)	4 (2.4)	3 (1.8)
Montara (CDP)	2,950 (100.0)	2,457 (83.3)	267 (9.1)	29 (1.0)	3 (0.1)	108 (3.7)	5 (0.2)	2 (0.4)	79 (2.7)
Moss Beach (CDP)	1,953 (100.0)	1,660 (85.0)	141 (7.2)	2 (0.1)	4 (0.2)	43 (2.2)	9 (0.5)	7 (0.7)	87 (4.5)
South Coast Statistical Area									
La Honda	1,131 (100.0)	1,005 (88.9)	84 (7.4)	3 (0.3)	2 (0.2)	13 (1.2)	1 (0.1)	2 (0.2)	21 (1.9)
Pescadero	660 (100.0)	287 (43.5)	346 (52.4)	1 (0.2)	0 (0.0)	7 (1.1)	2 (0.3)	0 (0.0)	17 (2.6)
San Gregorio	88 (100.0)	71 (80.9)	14 (15.9)	0 (0.0)	1 (1.1)	0 (0.0)	0 (0.0)	0 (0.0)	2 (2.3)
Skyline	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Source: 2000 Census									
Note: N/A – not available									

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EXHIBIT 14.7

TOTAL HOUSEHOLDS

	1980	1990	2000	Change 1980-1990	Change 1990-2000
San Mateo County	225,201	241,914	254,103	16,713 (7.4)	12,189 (5.0)
Total Unincorporated Area	18,503	19,717	20,846	1,214 (6.6)	1,129 (5.7)
Major Unincorporated Areas					
Broadmoor CDP	1,887	1,249	1,275	-638 (-33.8)	26 (2.1)
El Granada CDP	1,293	1,605	2,028	312 (24.1)	423 (26.4)
Emerald Lake Hills CDP	1,228	1,188	1,437	-40 (-3.6)	249 (21.0)
Highlands/Baywood Park CDP	1,377	N/A	1,536	N/A	159 (11.5) ²
Montara CDP	685	903	1,010	218 (31.8)	107 (11.8)
Moss Beach CDP ²	643	1,060	740	417 (64.9)	-320 (-30.2)
North Fair Oaks CDP	3,593	3,852	3,997	259 (7.2)	145 (3.8)
Sequoia Tract	1,439	N/A	1,453	N/A	14 (1.0)
West Menlo Park CDP	1,629	1,646	1,420	17 (1.0)	-226 (-13.7)

Sources: 1. 1980, 1990, 2000 Census
2. State Department of Finance, City/County Population and Housing Estimates, 1991-2000.
3. Change 1980-2000.

Notes: 1. N/A – data not available
2. CDP boundary changed

EXHIBIT 14.8

AVERAGE HOUSEHOLD SIZE SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS 1980-1990-2000

	1980	1990	2000
San Mateo County	2.58	2.64	2.74
Total Unincorporated Area	2.73	2.8	3.10
Major Unincorporated Areas			
Broadmoor CDP	2.98	2.97	3.11
El Granada CDP	2.77	2.74	2.82
Emerald Lake Hills CDP	2.70	2.77	2.69
Highlands/Baywood Park CDP	N/A	2.72	2.63
Montara CDP	2.83	2.78	2.80
Moss Beach CDP	2.74	2.73	2.64
North Fair Oaks CDP	2.84	3.51	3.81
Sequoia Tract	2.69	N/A	2.52
West Menlo Park CDP	2.61	2.36	2.55

Sources: 1. 1980, 1990, 2000 Census
2. State Department of Finance, City/County Population and Housing Estimates, 1999-2000.

Note: 1. N/A – data not available

EXHIBIT 14.9

PERCENT OF ALL HOUSEHOLDS BY TYPE SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS 2000

	Family Households			Non-Family Households		
	Total	Married Couple with Child	Single Parent with Child	Total	Single Person Household	Single Person Household 65+
San Mateo County	67.4	24.6	6.4	32.6	24.6	8.4
Total Unincorporated Area	5.9	2.4	N/A	6.7	6.2	5.2
Major Unincorporated Areas						
Broadmoor CDP	77.2	29.2	5.7	22.8	16.2	8.6
El Granada CDP	74.6	31.5	7.9	25.4	17.8	2.9
Emerald Lake Hills CDP	78.0	31.0	3.5	22.0	14.8	4.0
Highlands/Baywood Park CDP	79.2	26.6	3.6	20.8	15.2	7.4
Montara CDP	74.9	34.1	6.8	25.1	15.7	2.7
Moss Beach CDP	71.1	28.4	7.7	28.9	18.4	2.6
North Fair Oaks CDP	73.5	34.3	10.9	26.5	18.0	4.4
Sequoia Tract	68.8	23.6	5.6	31.2	22.3	1.7
West Menlo Park CDP	67.3	29.7	5.0	32.7	25.0	8.7

Source: 2000 Census Detailed Tables P18 and P22

Note: N/A – data not available

EXHIBIT 14.10**MEDIAN HOUSEHOLD INCOME
2000**

San Mateo County	\$70,819
Total Unincorporated Area	N/A
Major Unincorporated Areas	
Broadmoor CDP	\$69,836
El Granada CDP	\$91,979
Emerald Lake Hills CDP	\$127,250
Highlands/Baywood Park CDP	\$105,165
Montara CDP	\$95,326
Moss Beach CDP	\$91,992
Sequoia Tract	\$81,086
North Fair Oaks CDP	\$55,603
West Menlo Park CDP	\$125,881
Source: 2000 Census	
Note: N/A – data not available	

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EXHIBIT 14.11

2002 SAN MATEO COUNTY INCOME LIMITS BY FAMILY SIZE

Income Category	1	2	3	4	5	6	7	8
Extremely Low (30%)	\$21,400	\$24,450	\$27,500	\$30,550	\$33,000	\$35,450	\$37,850	\$40,300
Very Low (50%)	\$35,650	\$40,700	\$45,800	\$50,900	\$54,950	\$59,050	\$63,100	\$67,200
HOME Limit (60%)	\$42,780	\$48,840	\$54,960	\$61,080	\$65,940	\$70,860	\$75,720	\$80,640
Low	\$57,000	\$65,150	\$73,300	\$81,450	\$87,950	\$94,450	\$101,000	\$107,500
Median (100%)	\$60,250	\$68,900	\$77,500	\$86,100	\$93,000	\$99,900	\$106,750	\$113,650
Moderate (120%)	\$72,300	\$82,650	\$92,950	\$103,300	\$111,500	\$119,850	\$128,100	\$136,350

Source: U.S. Department of Housing and Urban Development, San Francisco Regional Office, 2002.

EXHIBIT 14.12**HOUSING UNITS BY INCORPORATED AND
UNINCORPORATED AREAS
2000**

San Mateo County	260,576	(100.0)
Cities	239,306	(91.8)
Unincorporated	21,270	(8.2)
Unincorporated	21,270	(100.0)
Major Unincorporated Areas Census Designated Places (CDPs)	13,721	(64.5)
Remainder	7,549	(35.5)
Source: 2000 Census.		

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EXHIBIT 14.13

HOUSING UNITS

SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS

1980-1990-2000

	1980	1990	2000	Change 1980-1990		Change 1990-2000	
San Mateo County	233,200	251,782	260,576	18,582	(8.0)	8,794	(3.5)
Total Unincorporated Area	19,568	20,676	21,270	1,108	(5.7)	594	(2.9)
Major Unincorporated Areas							
Broadmoor CDP	1,269	1,274	1,295	5	(0.4)	21	(1.6)
El Granada CDP	1,321	1,697	2,097	376	(28.5)	400	(23.6)
Emerald Lake Hills CDP	1,301	1,248	1,466	-53	(-4.1)	218	(17.5)
Highlands/Baywood Park CDP	1,390	1,545	1,548	155	(11.2)	3	(0.2)
Montara CDP	723	947	1,034	224	(31.0)	87	(9.2)
Moss Beach CDP ²	682	1,113	771	431	(63.2)	-342	(-30.7)
North Fair Oaks CDP	3,728	3,954	4,059	226	(6.1)	205	(5.2)
Sequoia Tract	1,464	1,411	1,479	-53	(-3.6)	68	(4.8)
West Menlo Park CDP	1,690	1,701	1,451	11	(0.7)	-247	(-14.5)

Sources: 1980, 1990, 2000 Census

- Notes:
1. N/A – data not available
 2. Change in CDP boundaries

EXHIBIT 14.14**NEW RESIDENTIAL UNITS APPROVED BY PERMIT
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1991-2002**

Calendar Year	New Housing Units Authorized		
	Single-Family Units	Multi-Family Units	Total Units
1991	56	11	67
1992	65	0	65
1993	120	0	120
1994	122	2	124
1995	110	2	112
1996	121	20	141
1997	184	84	268
1998	245	2	247
1999	234	34	268
2000	204	155	359
2001	246	3	249
2002	185	13	198

Source: San Mateo County Planning and Building Division, Building Permit Records.

Note: These figures represent new units authorized by permit. Actual construction of units would be somewhat less since a small percentage of permits are never used. Counts are not adjusted for annexations or incorporations which occurred subsequent to a given year.

EXHIBIT 14.15

HOUSING UNITS BY TENURE SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS 2000

	Owner-Occupied Units		Renter-Occupied Units	
	Number	Percent	Number	Percent
San Mateo County	156,133	61.4	97,970	38.4
Total Unincorporated Area	15,428	75.0	5,134	25.0
Major Unincorporated Areas				
Broadmoor CDP	1,087	85.3	188	14.7
El Granada CDP	1,643	81.0	385	19.0
Emerald Lake Hills CDP	1,312	91.3	125	8.7
Highlands/Baywood Park CDP	1,376	89.6	160	10.4
Montara CDP	829	82.1	181	17.9
Moss Beach CDP	614	83.0	126	17.0
North Fair Oaks CDP	2,051	51.3	1,946	48.7
Sequoia Tract	1,090	74.9	366	25.1
West Menlo Park CDP	1,155	81.3	265	18.7

Source: 2000 Census.

EXHIBIT 14.16

HOUSING VACANCY RATES
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS
1990 AND 2000

	1990	2000		
	% Total Units Vacant	% Total Units Vacant	Homeowner Vacancy Rate	Rental Vacancy Rate
San Mateo County	3.12	2.50	0.50	1.80
Total Unincorporated Area	3.43	3.33	N/A	N/A
Major Unincorporated Areas				
Broadmoor CDP	2.00	1.50	0.50	1.60
El Granada CDP	5.40	3.30	0.80	2.00
Emerald Lake Hills CDP	4.80	2.00	0.50	0.80
Highlands/Baywood Park CDP	1.30	0.80	0.20	1.20
Montara CDP	4.60	2.30	0.40	3.70
Moss Beach CDP	4.80	4.00	0.80	0.80
North Fair Oaks CDP	2.60	1.50	0.40	1.10
Sequoia Tract	N/A	1.75	N/A	N/A
West Menlo Park CDP	3.20	2.10	0.50	1.10

Sources: 1. 2000 Census
2. State Department of Finance, City/County Population and Housing Estimates, 1999-2000

Note: 1. N/A – data not available

EXHIBIT 14.17

**AGE OF HOUSING STOCK
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS
2000**

	Housing Units Built Before 1950		Median Year Built
	Number	% Of All Units	
San Mateo County	57,180	22.0	1962
Total Unincorporated Area	N/A	N/A	N/A
Major Unincorporated Areas			
Broadmoor CDP	907	68.0	1947
El Granada CDP	153	7.2	1977
Emerald Lake Hills CDP	406	27.6	1967
Highlands/Baywood Park CDP	53	3.4	1960
Montara CDP	135	12.8	1972
Moss Beach CDP	103	13.7	1975
North Fair Oaks CDP	1,225	30.2	1959
Sequoia Tract	349	23.5	1960
West Menlo Park CDP	412	28.0	1957

Source: 2000 Census Detailed Tables H34 and H35.

EXHIBIT 14.18A

**SINGLE-FAMILY HOME SALES
2000**

Area	Year	No. Sales	Median Price (\$)	Average DOM
Atherton	2000	95	\$3,847,500	35
Belmont	2000	253	660,000	23
Burlingame	2000	32	398,500	38
Daly City	2000	374	400,000	33
East Palo Alto	2000	120	341,500	55
El Granada	2000	85	574,000	42
Foster City	2000	220	735,000	25
Half Moon Bay	2000	154	649,500	36
Hillsborough	2000	180	2,055,000	37
Menlo Park	2000	398	870,000	22
Millbrae	2000	153	650,000	34
Montara	2000	34	567,500	51
Moss Beach	2000	43	710,000	53
Pacifica	2000	370	419,500	33
Pescadero	2000	14	691,250	138
Portola Valley	2000	90	1,610,000	21
Redwood City	2000	739	595,000	23
Redwood Shores	2000	114	807,500	24
San Bruno	2000	308	425,050	25
San Carlos	2000	391	715,000	24
San Mateo	2000	698	585,000	22
South San Francisco	2000	343	403,000	28
Woodside	2000	117	1,750,000	38
Total San Mateo County	2000	5,325	\$ 929,990	39

Source: San Mateo County Association of Realtors.

EXHIBIT 14.18B
SINGLE-FAMILY HOME SALES
2002

Area	Year	No. Sales	Median Price (\$)	Average DOM
Atherton	2002	76	\$2,397,500	58
Belmont	2002	328	675,000	29
Burlingame	2002	282	833,000	30
Daly City	2002	421	487,000	38
East Palo Alto	2002	126	399,000	70
El Granada	2002	90	599,500	50
Foster City	2002	182	757,500	30
Half Moon Bay	2002	192	737,000	59
Hillsborough	2002	136	2,029,000	55
Menlo Park	2002	455	843,000	33
Millbrae	2002	193	702,000	32
Montara	2002	53	550,000	61
Moss Beach	2002	36	577,250	53
Pacifica	2002	363	485,000	38
Pescadero	2002	10	523,000	78
Portola Valley	2002	68	1,370,000	40
Redwood City	2002	693	612,500	27
Redwood Shores	2002	148	805,000	39
San Bruno	2002	324	509,650	34
San Carlos	2002	392	697,000	30
San Mateo	2002	807	620,000	30
South San Francisco	2002	415	480,000	37
Woodside	2002	88	1,425,000	50
Total San Mateo County	2002	5,878	\$ 831,060	43

Source: San Mateo County Association of Realtors.

III. HOUSING CONSTRAINTS

Housing constraints stem from various sources, including government policies, market forces, and social and economic conditions. This section discusses the major constraints on housing development.

IV. HOUSING CONSTRAINTS

Some of the major constraints on housing development are:

- 1. **Land Availability:** The limited availability of land for housing development is a major constraint. This is due to the fact that land is a finite resource, and its use is often restricted by government policies and market forces.

- 2. **Government Policies:** Government policies, such as zoning laws and building codes, can restrict housing development. These policies are often designed to protect the environment, maintain the quality of life, and ensure the safety of the housing stock.

V. CONCLUSION

The constraints on housing development are complex and multifaceted. They include land availability, government policies, and market forces. Understanding these constraints is essential for developing effective housing policies and programs.

VI. REFERENCES

1. **The National Housing Conference.** (1998). *Housing in America: A National Agenda for the 21st Century*. Washington, DC: National Housing Conference.
2. **U.S. Department of Housing and Urban Development.** (2000). *Annual Report to Congress: Housing and Economic Recovery Act of 2008*. Washington, DC: U.S. Department of Housing and Urban Development.

The constraints on housing development are complex and multifaceted. They include land availability, government policies, and market forces. Understanding these constraints is essential for developing effective housing policies and programs. The constraints on housing development are complex and multifaceted. They include land availability, government policies, and market forces. Understanding these constraints is essential for developing effective housing policies and programs.

VII. APPENDIX

Appendix A: A list of housing constraints and their sources.

III. HOUSING CONSTRAINTS

Housing constraints discussed in this section include non-governmental, governmental and infrastructure constraints affecting unincorporated areas. A summary of Countywide constraints is also included.

A. NON-GOVERNMENTAL CONSTRAINTS

State Government Code Section 65583 requires an analysis of non-governmental constraints to the maintenance, improvement or development of housing for all income levels, including the price of land, cost of construction and availability of financing. The discussion of non-governmental constraints is broken down into three main categories: (1) development costs, (2) occupancy costs, and (3) neighborhood opposition.

1. Development Costs

The primary cost components of housing development are land, construction and construction financing. This section discusses the relative and changing impact of these costs.

a. Land Availability and Costs

The cost of land varies widely, primarily based on location. As such, it is difficult to determine a typical or average land cost for residential developments. However, in San Mateo County, land cost is perhaps the most significant of all housing development costs. According to local builders, it often accounts for 50 percent or more of development costs.

Vacant land that is easy to build on is limited in the County. Underutilized land with redevelopment potential may be the best opportunity for increased residential development, but there are higher costs associated with such redevelopment. Higher land costs increase the cost of new homes directly, and they also induce developers to increase the size of new housing units in order to maintain a balance between the cost of the land and the price of a housing unit. As it has become less cost effective to build smaller homes, builders have increasingly targeted new housing units to the upscale, luxury home market.

b. Construction Costs

Construction costs also play a significant role in the overall price of new housing.

(1) Single-Family Construction and Development Costs

Based on conversations with local builders and developers, and County Building Section staff, the current (August, 2002) cost of construction for a single-family residence is estimated to be about \$125-\$175 per square foot. This figure is for a standard quality semi-custom (non-tract) home and does not include the cost of land or "soft costs" such as planning and building permit fees or architect's fees. At this price per square foot, an average size 2,000 square foot home would cost \$250,000-\$350,000 to build. If the cost of land, developer overhead and profit, permit fees and other indirect costs are added, it is easy to see why new housing in the County typically sells for well over \$500,000. The current (March, 2002) median sales price for all single-family homes is \$625,000.

(2) Multi-Family Construction and Development Costs

Through conversations with County Building Section staff and local builders and developers, it is estimated that the cost of multi-family construction in San Mateo County is about \$150 to \$175 per square foot. This figure does not include the cost of land and applies to low-rise (two to three floors) apartments with parking at or above grade. With high-rise construction and parking below grade, costs would increase significantly.

(3) Construction Financing Costs and Availability

Construction financing is the cost of borrowing money for building. Current rates for construction financing vary from approximately 9 to 12 percent with origination fees (points) of 2 to 3 percent. Construction financing normally represents a relatively small share of total unit cost. However, delays in construction or a slow housing market may increase the construction financing costs to the developer. In many cases, these costs would then be passed on to the home buyer. Thus, construction delays may have a direct impact on the affordability of housing.

(4) Construction Insurance Costs and Availability

Construction defect litigation has recently been identified as a major constraint to the construction of attached housing in California. Since the early 1990s, construction of condominiums, which provide a lower-cost, higher density alternative to single-family home ownership, has declined dramatically. Under State legislation passed in the 1990s, property owners in multi-family condominium buildings can sue builders and architects for damages for up to ten years. As a result,

building and design professionals report that the costs of professional insurance have increased substantially, and the availability has declined, as many insurance carriers no longer offer this type of insurance. Local officials will need to support efforts at the regional and State level to reform construction defect law, in order to address this issue.

The availability of construction financing is also an issue. Land development is a risky business, with high up-front costs and long lead times, which may make it difficult for developers to find investors and financing. Development and construction lenders often impose lower loan to value ratios, charge higher interest rates, or forego making such loans altogether, if lower-risk lending opportunities are available.

2. Occupancy Costs

Major occupancy costs are mortgage financing, property taxes, energy costs and insurance.

a. Mortgage Financing Costs and Availability

The money an individual needs to purchase a home is typically provided through mortgage financing. Mortgage interest rates have a direct bearing on the monthly costs and hence the affordability of a housing unit. Interest rates for conventional 30-year mortgage financing for single-family homes are currently about 6.5 percent to 7.0 percent. Mortgage rates have declined since the early 1990s, when rates of 10 percent to 12 percent were common.

Financing to purchase a home or for home improvements is believed to be generally available within the unincorporated area. According to a survey of local lenders, there are no "mortgage deficient areas" in San Mateo County. High land values and relative stability in the real estate market make San Mateo County attractive to lenders. The residential loan business is competitive, and a lender's reasons for denying a loan application undoubtedly have more to do with the loan applicant's qualifications than the general location of the property. Consequently, lack of available financing does not pose a significant constraint to housing development or improvement within the unincorporated area.

b. Property Taxes

Prior to Proposition 13, the property tax, when coupled with increasing assessed values, represented a significant portion of the monthly house payment. As a result of Proposition 13, property taxes are set at one percent of assessed value and are no longer as significant a cost

component as they once were. However, at the time of sale, or when major improvements are made, property is reassessed and property taxes are likely to increase at that time. For elderly couples without children and other individuals living in homes that may be too large for their needs, the increased tax on a newly acquired home acts as a disincentive for them to move to smaller units, which means that fewer homes suitable for families with children are put on the market.

c. Energy Costs

Energy costs have recently become a much more significant component of residential occupancy costs. For example, average retail electricity prices for PG&E customers have increased 34 percent since 1991, according to data collected by the California Energy Commission. Rates are forecasted to increase more modestly (about 6 percent) over the next ten years; however, energy conservation efforts can help keep housing costs down. Also, buildings designed to be more energy efficient will also be more affordable in the long run.

d. Insurance Costs

Home insurance rates vary greatly based on a number of factors such as replacement value, amount of deductible, location (distance from a fire station or fire hydrant), type of construction and tenancy. For the purposes of the cost models presented, insurance costs are estimated to be 1 percent of replacement value.

e. Total Occupancy Costs

Exhibit 14.19 demonstrates the occupancy costs for purchasing the median valued house in San Mateo County. It illustrates that the monthly mortgage payment is approximately \$4,227 and the annual income required is approximately \$169,000. This does not include energy and maintenance costs. The current (2002) median income for a family of four in San Mateo County is \$86,100. In any case, the table serves to underscore the severity of the housing affordability gap in San Mateo County.

3. Neighborhood Opposition

Some of the most formidable obstacles to constructing new housing, both market rate and affordable, are social and political rather than economic. Residents often fear the effects new housing development may have on their neighborhood. Specifically, they are concerned with the appearance of large housing developments, environmental impacts, impacts on public services and utilities such as schools, parks, sewer and water, and increased traffic. In addition, residents

may worry about the social impacts an influx of new residents may have on their neighborhood.

To help in dealing with neighborhood opposition to major development projects, the County adopted Major Development Pre-Application Procedures in 1999. The purpose of the pre-application procedures is to foster early public involvement and input on major development projects and, to the extent feasible, resolve potential issues before the formal County review process begins. Major development projects include major subdivisions, residential developments of ten units or more, large commercial or institutional developments, and projects involving General Plan or LCP amendments. The regulations require an early assistance meeting between staff and the applicant to allow staff to explain the land use planning issues, policies, and application process. Prior to formal permit application submittal, a public workshop is also required. The public workshop is intended to allow community members and public agency representatives the opportunity to provide the applicant with project input before the preparation of final development plans. The public workshop, which is held in the unincorporated community where the proposed project is located, may result in pre-application project modifications, and solve problems that would otherwise arise in more serious forms later in the review process. To date, approximately ten projects have been through the pre-application process. Generally, it has been helpful in educating the applicant about the neighborhoods concerns, and allowing for revisions in the project to address those concerns early on, before more expensive and detailed plans are developed.

B. GOVERNMENTAL CONSTRAINTS

State Government Code Section 65583 requires an analysis of potential and actual governmental constraints including land use controls, building codes and their enforcement, requirements for site improvements, fees and other exactions required of developers, and local processing and permit procedures.

1. Local Land Use Controls

A wide range of local controls regulate the use and development of land. The major controls are General Plan policies, the zoning ordinance, subdivision regulations and building codes. Through these land use and development controls, the County can assure certain standards for protection of neighborhoods, compatibility of uses, building safety and protection of the environment.

a. General Plan

The General Plan, as the County's development policy document, influences the type and extent of housing permitted in unincorporated areas of the County. The General Plan attempts to balance important,

and sometimes competing, land use objectives such as: (1) minimizing the costs of providing public improvements, facilities, and services, (2) maximizing the strength and viability of local economies, (3) minimizing negative impacts on natural resources, (4) minimizing the consumption of transportation energy, (5) minimizing exposure of life and property to environmental hazards, and (6) providing physically coherent, workable, vital communities. To accommodate these competing land use concerns, the General Plan defines urban and rural areas, establishes land use objectives and an urban/rural boundary line, which clearly marks the specific land areas that are appropriate for either urban or rural development (see Exhibit 14.56). Although such urban limit lines are sometimes viewed as a constraint to housing, by establishing a fixed urban/rural boundary line, the General Plan facilitates residential development by providing clear direction as to where housing and other urban development is most appropriate and where limited resources will be concentrated to support it. Other policies throughout the General Plan reinforce this basic concept by emphasizing higher densities and the provision of infrastructure in urban areas, while in rural areas, lower density development compatible with agriculture, recreational open space and resource management is encouraged.

b. Zoning Regulations

San Mateo County's Zoning Regulations establish appropriate uses of land and structures, development density, structure size and placement, parking requirements and, in certain areas, the pace and design of development. Every housing developer must comply with each applicable provision of the County's Zoning Regulations when developing a site. From a developer's standpoint, the most critical limitations usually are: (1) zoning and (2) off-street parking requirements. These provisions affect the number, type and cost of housing units that may be constructed.

(1) Permitted Land Uses, Density, and Development Standards

(a) County Zoning Regulations Overview

Section 6110 of the County's Zoning Regulations establishes 29 different zoning districts for unincorporated areas, as shown on Exhibit 14.20. The majority of these districts are found within urban areas. The primary rural zoning districts are the Planned Agricultural District (PAD), Resource Management District (RM), Resource Management-Coastal Zone District (RM-CZ), Timberland Preserve Zone District (TPZ), and the Timberland Preserve Zone District-Coastal Zone (TPZ-CZ). The district regulations establish the land uses that are permitted in each zoning district. For example, the uses permitted in the One-Family Residential District (R-1) are shown in Zoning Regulations Chapter 6.

Most of the zoning districts established by Section 6110 have associated “combining districts” that establish the development standards applicable in those districts. For example, the One-Family Residential District (R-1) is combined with various “S” districts to create single-family residential zones of different density. Likewise, the Neighborhood Commercial District (C-1) is combined with various “S” districts to create commercial zones that allow different residential density. There are 33 combining districts (S-1 through SS-104) as shown on Exhibit 14.20. The development standards established by each “S” district include minimum building site, minimum lot area per dwelling unit, minimum yards (setbacks), maximum building height, and maximum lot coverage. Some districts also have maximum floor area limits and daylight plane requirements not shown on Exhibit 14.20. As mentioned, a few districts do not have associated combining districts, but rather the development standards are incorporated into the zoning district regulations. These districts are the: (a) rural zoning districts listed above; (b) industrial districts (including all M-1 districts, M-2, and W); (c) Parking District; (d) Planned Unit Development District (PUD); (e) Coast-side Commercial Recreation District (CCR); (f) Residential Hillside District (RH); and (g) Planned Colma District (PC).

Finally, in addition to the district regulations (permitted uses) and the combining district regulations (development standards), the County Zoning Regulations also establish overlay zoning districts that apply in some unincorporated areas. The key overlay zones are the Design Review District (DR), and the Coastal Development District (CD), Zoning Regulations Chapters 28.1 and 20B. These overlay zones establish special permit requirements and standards for the unincorporated areas where they apply. More detail about the permit procedures established by these overlay zones is provided in Section 2, Local Permit Approval Process.

(b) Description of Typical Single-Family Residential Zoning Districts

About 75 percent of the urban unincorporated area is covered by three residential zoning districts including the R-1/S-73 District (North Fair Oaks), R-1/S-17 District (Midcoast), and the Residential Hillside District (Emerald Lake Hills). The development standards applicable in these districts are summarized on Exhibit 14.20. As shown, both the R-1/S-73 and R-1/S-17 districts are single-family residential zones with a minimum lot size of 5,000 sq. ft. Both districts also limit floor area to about 50 percent of lot area, and have standard daylight plane requirements (not shown on the exhibit). The Residential Hillside District applies to

Emerald Lake Hills, a hillside area just to the west of Redwood City. The minimum lot size for this district is determined by a slope density formula that requires larger parcels in areas of steep topography. In the most level areas, the minimum lot size is 12,500 sq. ft. This district has a floor area limit of 30 percent of lot area and a stricter lot coverage limit of 25 percent; otherwise, the development standards for this district are similar to the other two districts described.

The standards applicable in single-family residential zoning districts are necessary to maintain the aesthetic quality of a neighborhood and to provide light and privacy for adjacent residences. They are not onerous or excessive, are similar to standards in other jurisdictions nearby, and do not constrain housing development. In some cases, strict application of these standards may make development infeasible on difficult sites with steep slopes, irregular lot shapes or other unique characteristics. However, in such cases, exceptions to the standards may be granted through a variance.

(c) Description of Multi-Family Residential and Commercial Zoning Districts

Multi-family residential uses are allowed by right in multi-family zoning districts (R-2 and R-3 districts) and the Office District (O District), and as a conditional use in commercial zoning districts (C-1 and C-2 districts). The "S" combining districts establish the density and development standards applicable to multi-family residential uses in these zones. The S-3 combining district is most often combined with multi-family and commercial zoning districts; the development standards associated with this combining district are shown on Exhibit 14.20.

Multi-family residential uses are also allowed in the Coastsides Commercial Recreation District (CCR) and the Planned Colma District (PC), Zoning Regulations Chapters 16.5 and 21B. The primary purpose of the CCR District is to promote Coastsides commercial uses. As such, multi-family uses are conditional uses limited to the second floor above retail or restaurant uses. The Planned Colma District implements the Colma BART Station Area Plan, which promotes the location of high density residential uses near the station. This district has very specific standards for various types and densities of multi-family residential development which is allowed by right.

The standards applicable to multi-family residential development in multi-family and commercial zoning districts are not onerous or excessive, are similar to standards in other jurisdictions nearby, and do not constrain housing development. However, as most urban unincorporated areas have been built-out, the amount of vacant land in parcels large enough for significant new multi-family development is somewhat limited. There is significant opportunity for redevelopment of underutilized land, particularly on major transportation corridors such as El Camino Real. As a first priority for implementation of Housing Element policies, the County will be focusing on increasing multi-family residential development potential in those underutilized areas, which are shown in the Land Inventory. This may involve rezoning to allow increased density, development/adoption of appropriate design standards, assistance in land assembly, and coordinated environmental review, such as a Program or Master Environmental Impact Report. Such an effort must also be coordinated with surrounding incorporated communities, possibly through the City/County Association of Governments (C/CAG).

(2) Off-Street Parking Requirements

Off-street parking requirements are often assailed by the building industry as a major constraint to housing construction, particularly affordable housing construction. Developers object because of the high costs involved (often costly underground parking facilities are necessary to accommodate required parking for higher density development) and because the parking requirements often restrict development to well below the maximum density permitted on a site. On the other hand, neighbors perceive that reduced parking requirements will lead to on-street parking congestion.

Chapter 3 of the County's Zoning Regulations contains off-street parking requirements. For both single-family dwellings and apartments, the required parking spaces are governed by the number of bedrooms as shown in the Parking Table, Section 6119. For example, two parking spaces are required per single-family home having two or more bedrooms, while 1.5 parking spaces per unit are required for apartments. Section 6117 requires parking spaces to have a minimum of 171 square feet (9' x 19') to accommodate full-sized vehicles and be provided in garages or carports; although up to 25 percent of spaces may be compact spaces, if allowed through an exception. While these standards are not excessive, the parking requirements are in need of updating to: (a) expand and update the list of land uses contained in the parking table, (b) remove references to obsolete programs, and (c) formally incorporate flexible standards and incentives for transit

oriented developments and those including affordable housing. A draft ordinance was developed five years ago, but was tabled due to lack of staff resources. This ordinance should be updated and considered through the public hearing process for adoption by the Board of Supervisors.

c. Inclusionary Requirements

Inclusionary programs are considered a constraint to housing development by some who argue that they have the effect of discouraging housing development, and add to the cost of housing by requiring market-rate units to subsidize the affordable units. However, a number of recent studies done by Bay Area Economics for the Cities of San Jose and Sunnyvale have concluded that inclusionary requirements can be implemented and still allow acceptable returns for developers, particularly if incentives are offered such as density bonuses, reduced or deferred permit fees, and priority processing. Experience in other local jurisdictions with inclusionary requirements (e.g., the City of Mountain View) has suggested that the cost of providing affordable units is generally passed on to the sellers of property for housing, rather than to the purchasers of the market-rate housing units. In other words, once an inclusionary requirement is adopted, the price of land selling for residential development is adjusted downward, reflecting the developers' lowered expectations for return on development of the property. Ultimately, developers will charge whatever price the market will bear for the market-rate units, regardless of the development costs associated with the affordable units.

Finally, the County's own experience in unincorporated Colma has shown that inclusionary programs do not act as a constraint to housing development when appropriate incentives are also offered. The County's 1991 Housing Element called for the adoption of an inclusionary requirement whereby residential developments would be required to provide a percentage of the units for affordable housing. This policy was implemented for the unincorporated area near the Colma BART Station in 1994, with the adoption of the Colma BART Station Area Plan. The inclusionary requirement for that area specifies that for developments of five or more units, at least 20 percent of the units must be affordable to low or very low income households. The zoning for the area allows relatively high densities (55 dwelling units/acre), and incentives such as density bonuses, permit fee deferment/reduction, and priority permit processing are also available for developments complying with the inclusionary requirement. To date, 124 affordable units have been completed, and an additional 31 affordable units are now under construction in unincorporated Colma. As a part of this Housing Element revision, the County is considering expanding the inclusionary program plus the incentives to all unincorporated areas.

d. Subdivision Regulations/On and Off-Site Improvement Requirements

The Subdivision Map Act (Government Code Section 66410 et seq.) provides local governments with the legal power to regulate land divisions and the conversion of existing multi-family buildings to condominiums or stock cooperatives.

(1) Requirements for Development of New Parcels or Vacant Lots

The County's subdivision regulations affect the manner in which parcels can be divided into individual lots for development. The County's subdivision approval procedures are drawn directly from the Subdivision Map Act and are summarized in Exhibit 14.21.

On and off-site access requirements are summarized in Exhibits 14.22 and 14.23. The standards are not excessive, but are the minimum required to provide safe access from private property to a publicly maintained road. Typically, the County requires the installation of public roads for major subdivisions and allows private roads to serve minor subdivisions. However, exceptions to this requirement are allowed through the subdivision exception process. Variance from other standard requirements is also allowed through the subdivision exception process or alternately, through a street improvement exception process where no subdivision is involved. The County's road/access standards are also flexible in that the County allows different road/access standards in different unincorporated communities based on local conditions and preferences, or in accordance with "Creative Road Design Guidelines" adopted by the Planning Commission.

Utility improvements are also required for new lots created by subdivision or when new homes are built on existing, unimproved lots of record. For subdivisions, developers are typically required to install new mains and individual laterals or service. For new homes on unimproved lots, developers are typically required to install individual laterals or service. Size and other standard specifications for utility improvements are determined by the applicable water and sewer district or other service provider.

As a condition of subdivision approval, the County charges in-lieu park fees based on the assessed (rather than market) value of the land; as such, these fees are not excessive.

(2) Regulation of Condominium Conversions

As of September 10, 1981, all condominium conversions have been prohibited in the unincorporated areas. Current County regulations call for continuing this prohibition until the vacancy rate in the County increases to at least 4.15 percent. While this regulation is a constraint to condominium conversions, it protects the existing multi-family rental housing stock from conversion. The existing rental housing stock tends to be the most affordable housing available within the unincorporated areas of the County.

e. Building Codes

Building codes are standards and specifications designed to establish minimum construction safeguards for public safety. The County has adopted the 1998 Uniform Building Code. There is little distinction between San Mateo County's building code standards and those found in most other communities. While building codes could be viewed as a constraint to affordable housing development, the advantages of requiring minimum building standards for health and safety reasons far outweigh the disadvantages. In addition, the County participates in the Joint Venture Silicon Valley Program, which was established to streamline the building permit process and to promote consistency in building code language, interpretation and administrative procedures among local agencies.

The County has participated in this program and has adopted the standardized "mail-in" application form that was developed by the group. The Building Inspection Section also consults with other building departments on the interpretation of building codes in an effort to be consistent with other agencies, within the parameters set by the County's own ordinances. The Building Inspection Section has not adopted some of the building code amendments that have been developed by the group, in part because many of the amendments deal with large commercial projects, which are not typically built in unincorporated areas.

2. Local Permit Approval Process

The permit approval process can potentially impede housing development because of: (1) the length of time it takes to analyze and ultimately reach a decision on land use applications, (2) the cost to a developer to secure planning and building permits, and (3) the annual limit on building permits imposed in certain areas of the County.

a. Overview of Local Permit Approval Processes

The Planning Division processes approximately 20 different types of planning permits. The approval authority/decision maker and the noticing requirements for these permits are summarized on Exhibit 14.24. The permits most often required for residential development are: (1) Design Review, and (2) Coastal Development Permits. Required much less frequently are: Use Permits, Subdivisions, Variances, Rezoning, and General Plan Amendments. The processes for these permits are summarized in Exhibits 14.21 and 14.25 through 14.28. The requirements and process for Design Review (including Second Unit Design Review) and Coastal Development Permits are described further below.

(1) Design Review Permits

The County's design review procedures and standards are contained in Chapter 28.1 of the Zoning Regulations. The DR District is an overlay zone that applies in 8 of 22 urban unincorporated residential areas. On the Bayside, it applies in Colma, Devonshire, Palomar Park, and Emerald Lake Hills. It also applies to commercial and mixed-use development on Middlefield Road (only) in North Fair Oaks. On the Coastside, the DR District applies in the urban Midcoast, and the rural service centers of San Gregorio and Pescadero.

Exhibit 14.29 shows the approval authority for design review permits by community. As shown, major development (new single-family homes, major additions/remodels, new multi-family projects) is subject to review by the County's Design Review Committee at a public hearing in five unincorporated areas. The Planning Director has the authority to approve design review permits for major development in Colma, San Gregorio, Pescadero, and in R-3 and C-1 zones in the Midcoast; no public hearing is required. In both situations, the design review permit process takes about two to three months, with another two to three months required to obtain a building permit. About 5 percent of design review permits are more complicated or controversial and take four to six months for approval, and then two to three months for a building permit. In contrast, a single-family home or multi-family residential project that requires only a building permit (i.e., no design review approval or any other planning permit – use permit, variance, etc. – is required) takes about two to three months in total.

The County's design review standards vary by community. In no case are they so rigid as to pose a constraint to housing development. However, design review standards are intended to promote better quality design and construction, and so compliance with the standards does tend to increase the cost of residential construction. The time the

permit process takes increases as well, as described above, which further adds to the cost. Consequently, the County does not promote application of the DR District, but rather has only enacted design review in those communities where majority resident support is demonstrated through community surveys, at community workshops and by testimony at public hearings. In working with unincorporated communities that are seeking revised residential standards to control the proliferation of new, larger homes that are out-of-scale with smaller, older homes, County Planning staff has urged adoption of objective development controls such as floor area limits and daylight planes, which do not introduce discretionary approval. In fact, out of six unincorporated communities that have adopted revised residential development standards over the last ten years, only one (the Midcoast) has chosen to institute or expand design review for residential development.

(2) Design Review and Quota System for Second Units

The County's Second Unit Program was adopted in 1984. Since that time, the program has been successful in producing approximately 400 second units (see Exhibit 14.30). The standards and procedures for second units are contained in Zoning Regulations Chapter 22.5. These generally small, relatively affordable units are allowed in all single-family residential zoning districts, as well as the Resource Management and Timber Production Zone Districts. The standards applicable to second units are not excessive, but are designed to ensure that second units are limited in size, have adequate parking, and are visually integrated with the main dwelling to maintain the single-family residential character of the area.

The staff level design review process as described above is required for second unit approval, except that notice is provided only to adjacent property owners. As described above, the process takes about two to three months. In addition, Chapter 22.5 allows the legalization of second units and creation of new second units within or above existing detached accessory buildings with the issuance of a use permit. Second unit use permits are heard by the Zoning Hearing Officer and take about four to six months to process. However, these existing permit processing procedures will now be streamlined to comply with the requirements of AB 1866. For proposed second units meeting all required standards, approval will be ministerial. Staff is currently developing revisions to Chapter 22.5 that will be presented to the Planning Commission in January and the Board of Supervisors in February, 2004.

Another key feature of the County's Second Unit Program is the "Quota System," which limits the number of second units permitted in unincorporated areas to a maximum 20 percent of the existing housing units. This quota is to ensure that no one area is adversely impacted by too many second units. The second units quota is applied to each census tract in urban areas and to zoning districts in rural areas as shown in Exhibit 14.31. Quotas are determined based on the presence of development constraints in a particular area including narrow winding roads, steep topography, septic system constraints, water and sewer limitations, and off-street parking limitations. The quota for each area is reduced from the maximum 20 percent down to 5, 10, or 15 percent of existing housing units if one or more of these "growth limiting factors" are present. The quotas in areas where none of these limitations are present are 20 percent of the housing units in the area.

The quota system does not constrain second unit development, as Exhibit 14.30 shows, only two unincorporated areas have less than 50 percent of their quota allocation remaining. In addition, the Board of Supervisors has the ability to adjust the quota system as necessary as demand for second units or growth limiting factors change in any area, and has done so five times since the program's inception. Proposals to increase the quota in Palomar Park and to base the quota for all areas on housing unit counts from the 2000 Census will be considered by the Board in the near future as part of Housing Element policy implementation.

(3) Coastal Development Permits

The County's Coastal Development District regulations are contained in 20B of the Zoning Regulations. Consistent with the State Coastal Act, all development in the Coastal Zone requires a Coastal Development Permit or a permit exemption. In San Mateo County, the construction of a single-family home in the Midcoast urban area is typically eligible for a Coastal Development Permit Exemption (CDX). Exhibit 14.32 shows the Categorical Exclusion Area within which single-family residential development is excluded, or exempt, from Coastal Development Permit requirements. Single-family development outside this area and all multi-family residential and mixed-use development require the issuance of a Coastal Development Permit (CDP).

The CDP process is summarized in Exhibit 14.33. As noted, CDPs are processed administratively by staff unless the project involves: (a) another permit that requires a public hearing (e.g., a variance), (b) a use that is not permitted by right (i.e., it requires a use permit), or (c) a

location within the Coastal Commission Appeals Jurisdiction. The appeals jurisdiction is defined in Section 6328.3 of the CD District regulations, but generally includes those areas right along the coast or near a sensitive habitat such as a creek or wetland. The Zoning Hearing Officer is the approval authority for CDPs requiring a public hearing.

The criteria for review and approval of a CDP are the policies contained in the LCP, which is available on the County's website. In order to determine compliance with LCP policies, often additional information (e.g., biological reports) is required as part of the CDP application. This additional level of review is required to ensure local compliance with the State Coastal Act; however, it can add cost and time to the permit process. As stated on Exhibit 14.33, a staff level CDP typically takes about three to four months to process, while CDPs requiring a public hearing take four to six months. Appeals to the Coastal Commission can add substantial time to the permitting process (plus six months to a year or more).

b. Processing Time

Exhibit 14.34 provides a comparison of average planning and building processing times for selected jurisdictions within or adjacent to San Mateo County. As shown, the County's processing times for minor subdivisions, negative declarations, and design review permits are similar to the other jurisdictions surveyed. However, planning appeals appear to take a longer time in San Mateo County, although the additional time needed to process Coastal Development Permit appeals through the Coastal Commission may account for this discrepancy. Also, the turnaround time reported for obtaining a building permit for a single-family home takes somewhat longer than for the other jurisdictions. The delay may at least be partially explained by the fact that the unincorporated area is covered by a number of different fire, sewer and water agencies, which can complicate and delay plan reviews (see Exhibit 14.35), since the offices of many of these agencies are physically distant from the County offices. The County's computerized permit tracking system and e-mail help expedite these outside agency reviews to some extent, but blue prints must still be hand-delivered and returned. Finally, it should be noted that the County offers expedited permit processing for developments that include designated affordable housing units.

c. Cost of Planning and Building Permits

Exhibit 14.34 also compares typical planning and building permit processing fees for selected jurisdictions within or adjacent to San Mateo County. As shown, the fees charged by San Mateo County for processing minor

subdivisions, negative declarations, planning permit appeals and design review permits are not the lowest, but are in line with the fees charged by other jurisdictions. The same is true for the building permit fees charged for a single-family home. In addition, the County will consider waiving, deferring or reducing permit processing fees for developments containing affordable housing units.

The permit processing fees shown on Exhibit 14.34 do not reflect the total amount of fees charged by each jurisdiction for development. Additional fees are charged for utility hookups, and impact fees may be charged as well. For unincorporated areas, the water and sewer districts serving each area establish the fees for service connections. These fees are paid directly to the water or sewer provider and vary widely by district. A typical water hookup fee for a single-family home in the unincorporated area is \$5,000, while typical sewer connection fees are approximately \$15,000 to \$20,000.

Impact fees are charged to reimburse the local jurisdiction for improvements or services that are impacted by additional residential development. For example, the local school districts establish and charge school impact fees as authorized by State law. Applicants for residential building permits in unincorporated areas pay these fees directly to the school district in which the property is located. The only impact fees charged by the County are for roads, and in the Midcoast, for park development. The Road Mitigation Fee was established to mitigate the cost of road improvements required to support new development using County-maintained roads for access. The fee is \$1.35 per square foot, so is approximately \$3,400 to \$4,000 for the typical 2,500 to 3,000 sq. ft. single-family home. The Midcoast Park and Recreation Development Fee was recently established to support the development of community park facilities in the Midcoast area. Although such facilities were anticipated as part of the General Plan, they have not been developed, and the fee will assist the County in implementing this aspect of the General Plan. The fee is \$1.17 per square foot, so adds about \$3,000 to \$3,500 to the cost of construction of typical 2,500 to 3,000 sq. ft. homes in the Midcoast. Neither of these fees poses a constraint to housing development, adding less than 1 percent each to the construction cost for a single-family home.

It is very difficult to compare permit processing fees and impact fees for each jurisdiction, since each city and county has a different method for calculating the fees. This poses a constraint of sorts, since developers would also have difficulty in determining the total amount of fees they could expect to be charged. Based on information provided by the Building Inspection Section and local developers, total city/county fees generally comprise 6 percent to 8 percent of the gross cost of a development. This estimate generally holds true for city/county fees in the Bay Area, and is likely lower in other parts of the State. Consequently, higher city/county

fees in the Bay Area do act as a constraint to housing, and are one factor that tends to push housing development outside the region.

d. Annual Permit Limits

In the following areas of the County, annual permit limits have been imposed to control the pace of development.

(1) South Coast

In the South Coast, the Local Coastal Program (LCP) limits the total number of residential building permits to 33 (1 to 9 per watershed) in any given year. Permits are available on a first come-first served basis. This is to ensure that South Coast residential buildout proceeds at an even rate and does not overburden coastal resources (particularly water resources) or public services. Exemptions from the permit limit are available for affordable housing and/or farm labor housing. Exemptions are also available for large-scale projects on a case-by-case basis, provided that the cumulative impact(s) of the proposed development and any other development in the relevant watershed(s) will not adversely affect coastal resources. So far, this permit limit has not been a constraint to the development of housing, as the pace of residential construction in the South Coast has been well below the limit, rarely exceeding a total of ten permits per year.

(2) Midcoast

A similar limitation of 125 residential building permits per year has been imposed by the LCP in the Midcoast in order to ensure that schools and other public works are not overburdened by rapid growth. Again, permits are available on a first come-first served basis, and affordable housing is exempt from this building permit limit. Also, the Board of Supervisors may extend the limit to allow up to 200 building permits per year upon finding that water, schools and other public works have sufficient capacity to accommodate additional growth. Since 1980, the average number of permits issued per year is 52, with a low of 14 in 1995 and a high of 133 in 1987. In 1987, the 125-permit limit was reached in November, and the Board of Supervisors exercised its option to extend the limit. Eight additional permits were issued that year based on a finding that additional service capacity was available. As such, there is sufficient capacity under the limit and sufficient flexibility with the limit such that residential development has not been constrained.

In addition, the 125-unit permit limit has not and is not likely to constrain housing development on the designated housing sites. As

stated above, the affordable units to be constructed on the sites are exempt from the permit limit. The associated market rate units, as part of an affordable housing project, would also not be subject to the limit. As such, the building permit limitation for the Midcoast does not restrict housing development on the designated housing sites.

As part of a comprehensive Local Coastal Program update, serious consideration is being given to significantly lowering the annual limit, as local residents push for additional coastal resource protections. If that occurs, staff will recommend that affordable housing, including all development (affordable and market rate units) on the designated housing sites, continue to be exempt from the permit limit.

(3) Emerald Lake Hills

In October, 1989, a building permit limit for new residential structures of 55 per year was established for Emerald Lake Hills as part of the adoption of revised zoning regulations for the area. This was determined to be necessary to control the pace of residential development, which had accelerated rapidly since the completion of the new sewer system in 1985. In order to ensure that housing construction would proceed at a less disruptive pace, the 55 per year limit was adopted, allowing a phased build out of the community. Permits are available on a first come-first served basis. The average number of permits issued annually over the last ten years in Emerald Lake Hills is 34, with a low of 25 in 2000 and a high of 51 in 1997 and 1998. Since its adoption, the annual limit has not constrained housing development in the area, and is unlikely to do so in the future.

3. Constraints on Housing for Persons with Disabilities

A relatively recent amendment to State housing element law (Chapter 671, Statutes of 2001, effective on January 1, 2002) requires an analysis of the constraints on the development, maintenance and improvement of housing for persons with disabilities, and the inclusion of programs that remove constraints or provide reasonable accommodations for such housing. This section contains the required analysis and program description; additional information on programs is contained in Section VI, Policies and Programs.

a. Zoning/Land Use

Consistent with State law, the County allows all types of group homes with six or fewer residents by right in residential zoning districts. No permits are required, other than a building permit, if construction is proposed. Group homes or "rest homes" with more than six residents are allowed as a conditional use in all zoning districts pursuant to Zoning Regulations

Chapter 24. The County does not restrict the siting of group homes, and does not regulate the siting of group homes in relation to one another.

With regard to parking standards, group homes of six or fewer residents are subject to the same standards as single-family homes (two covered parking spaces per unit having two or more bedrooms), while larger group homes are subject to the standard applicable to "convalescent homes," one parking space for each five beds. Exceptions are allowed through the parking exception process in cases of practical difficulties or unusual hardship, if the finding can be made that the establishment, maintenance and/or conducting of the off-street parking facilities as proposed are as nearly in compliance with the requirements as are reasonably possible.

Finally, the County Zoning Regulations defines "Family" as "one or more persons occupying a premises and living as a single housekeeping unit as distinguished from persons occupying a hotel, club, fraternity, or sorority house. A family shall be deemed to include necessary servants." The definition does not limit the number of family members nor take into consideration whether or not persons in a family are related. In other words, it does not impose an occupancy standard that is different for unrelated adults compared to related family members. As such, the definition does not act as a constraint to group homes for disabled persons.

b. Permit Processing Procedures

As mentioned, the County allows group homes with six or fewer persons by right in residential zoning districts, while larger group homes are allowed in any zoning district subject to approval of a use permit. The County does not have specific conditions or restrictions for larger group homes, including those that provide services on site, but rather conditions of use permit approval are determined on a case-by-case basis depending on the type and size of home and its location. Conditions may also be imposed to address concerns expressed at the public hearing required as part of the use permit process. For the hearing, notices are sent to property owners within 300 feet of the subject site and to homeowners' associations, if any, representing the neighborhood. The use permit process and the noticing to invite community input is the same as that applied to other residential uses that are also conditional uses.

With regard to hearing notices, all agendas published for the Planning Commission, Design Review Committee and Zoning Hearing Officer inform that the meetings are accessible to people with disabilities. Individuals who need special assistance or accommodation to participate in the meeting may request auxiliary aids or services, or an alternative format for the agenda, meeting notice, agenda packet or other relevant written materials.

c. Building Permits and Codes

Building permits are required and processed for group homes, as they would be for any residential use when construction is proposed. This includes proposals to retrofit homes for accessibility. Entrance ramps must meet setback requirements; however, Zoning Regulations Section 6404 allows a stairway, landing place or uncovered porch (or ramp) to extend into the front yard setback as much as 6 feet, and into side or rear yards as much as 3 feet. The porch or ramp must be uncovered and may not reduce the effective side yard clearance to less than 3 feet. This allows sufficient flexibility to accommodate most ingress/egress ramps needed to accommodate persons with disabilities.

The County has adopted the 2001 California Building Code, and has not adopted any amendments that might make accommodating persons with disabilities more difficult. With regard to design elements, the County has adopted only the State-mandated design elements.

d. Conclusion

As required, the County has reviewed its zoning laws, policies and practices for compliance with fair housing laws and concludes that while they do not pose a significant constraint to housing for persons with disabilities, they can be improved and clarified to further facilitate such housing. For example, the County could adopt a process specifically designed for people with disabilities to use in making requests for “reasonable accommodations” (i.e., modifications or exceptions) in the zoning regulations or procedures that may be necessary to ensure equal access to housing pursuant to fair housing laws, rather than relying on existing exception procedures. Also, the County’s zoning regulations and parking standards could be updated to specifically define and delineate requirements for group homes, rather than relying on definitions and requirements for uses described by out-dated terms such as “rest home.” Consideration could also be given to expanding the number of zoning districts where larger group homes could be allowed by right.

C. INFRASTRUCTURE CONSTRAINTS

1. Bayside

A recent survey of water and sewer providers for Bayside unincorporated areas revealed that water and sewer hookups are currently available for new residential development in all but a few urban unincorporated areas. Those areas include Palomar Park, Devonshire, and Los Trancos Woods. Both Palomar Park and Devonshire are within the City of San Carlos’ sphere of influence. Most of Palomar Park and parts of Devonshire currently have no sewer service available.

When septic systems recently began to fail in Palomar Park, the City amended its general plan to include policies for annexation and extension of sewer service to areas in its sphere of influence. The policies require that properties adjacent to City boundaries annex in order to receive sewer service and permit extension of sewer service to non-contiguous properties in cases where annexation is not feasible and the property meets City zoning standards. In Los Trancos Woods, residents have been working with the Local Agency Formation Commission (LAFCo) to annex portions of the area to the West Bay Sanitary District, to address current septic system failures. Since efforts are underway to address existing deficiencies, the outlook for future development is good, although development potential in these hillside areas is limited primarily to infill construction on existing lots and small single-family residential subdivisions.

Although water is generally available at present to support residential development on the Bayside, future development may be constrained if upgrades are not made to the Hetch Hetchy water system, which provides water to much of the Peninsula. The system is owned by the City of San Francisco, but also supplies water to 1.7 million customers in Alameda, San Mateo and Santa Clara counties. Recently, suburban water users have accused San Francisco of taking too long to complete necessary repairs and upgrades to the aging system. Legislation recently signed by Governor Davis will provide State oversight of the project and a way for suburban users to finance their share of planned repairs, seismic work and expansion. A proposition on the ballot in San Francisco also passed to authorize the financing of San Francisco's portion of the project. As such, the outlook is positive for continued water availability in the future.

In the short term, development in some unincorporated areas within Redwood City's sphere of influence (including Emerald Lake Hills and Oak Knoll Manor) could be constrained by a shortage of water, as the City's current contract to buy Hetch Hetchy water ends in 2010. At present, the City is consuming approximately 1,000 acre-feet per year (AF/yr) over its contractual supply assurance of 12,243 AF/yr. As such, the City will need additional water supplies to meet both current and future needs. The City is currently working to reduce its demand on the Hetch Hetchy supply, in order to comply with the supply assurance and provide supply for future growth. As part of that effort, the City is considering a number of options including implementation of a water recycling program for landscape irrigation and industrial uses and water conservation measures. Other unincorporated areas within Redwood City's sphere of influence (including North Fair Oaks and the Sequoia Tract) are served by the California Water Service Company and are not subject to the same potential future constraints on water availability.

2. Coastside

As part of the Midcoast Local Coastal Program Update now underway, staff recalculated the infrastructure capacity (water, sewer) necessary to serve Midcoast residential buildout using the most current demand data. The complete analysis is contained in Appendix A.

a. Water Supply

With regard to water supply, there are two water service providers for the unincorporated Midcoast. The Coastside County Water District (CCWD) serves the Midcoast area generally south of Half Moon Bay Airport, including Miramar, Princeton and El Granada. The Montara Water and Sanitary District (MWSD) serves the area generally north of the Airport, including Moss Beach and Montara.

For the area served by CCWD, in the short term, water transfer connections are currently available. Looking to the future, when comparing the District's existing water capacity with projected demand, absent any improvements or new water sources, there would be a 5 percent shortfall (Normal Year) and a 34 percent shortfall (Drought Year) at buildout. It should be noted that the District has proposed upgrades to the transmission and delivery system to improve water availability. Specifically, in 1999, the County approved a Coastal Development Permit for the District's proposal to replace an existing 10-inch water transmission line with a 16-inch water transmission pipeline extending from Half Moon Bay to El Granada needed to meet peak day demand for future planned development. The project is currently being considered on appeal by the Coastal Commission; at issue is whether or not the proposed pipeline is appropriately sized to serve buildout, or whether it is oversized and will have growth inducing impacts.

For the area served by MWSD, in the short term, water connections are not currently available; however, private well permits are available to support new development. In response to concerns expressed by the Midcoast Community Council regarding the impact of additional wells, the County has adopted more stringent well standards and has embarked on a hydrological study of the area to assess the cumulative impacts of well drilling and to determine safe yields. Looking to the future, when comparing the District's existing water capacity with projected demand, absent any improvements or new water sources, there would be a 48 percent shortfall (Normal Year) and a 63 percent shortfall (Drought Year) at buildout. It should be noted that, based on recent studies, additional water supplies are thought to exist, and if these are successfully developed, they could lower the District's shortfall at buildout to 11 percent shortfall (Normal Year) and a 38 percent shortfall (Drought Year).

b. Sewer Capacity

For the Midcoast, the sewer treatment provider is Sewer Authority Mid-Coastside (SAM), which operates a treatment facility in Half Moon Bay. The analysis conducted for the Midcoast LCP Update (see Appendix A) determined that existing treatment capacity exceeds current demand and projected demand at buildout. As such, sewer treatment capacity does not pose a constraint to current or future housing development. However, it should be noted that wet weather transmission capacity may not be adequate without significant improvements. To this end, SAM is currently refurbishing and enhancing a major tank and pump station.

D. HOUSING CONSTRAINTS COUNTYWIDE

Exhibits 14.36 and 14.37 summarize the housing constraints identified in Housing Elements recently prepared by cities in the County. As shown, the housing constraints most often mentioned are land costs, construction costs, permit approval processing, zoning development standards, development fees and exactions, building codes and enforcement and financing availability. For those cities whose housing elements were unavailable at the time the table was prepared, no information is shown.

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EXHIBIT 14.19

**COSTS FOR PURCHASING THE MEDIAN PRICED HOME
SAN MATEO COUNTY
2002**

COST	
<u>Initial Purchase Costs</u>	
Purchase Price of Median Value Home	\$625,000
20% Down Payment	\$125,000
Mortgage Amount	\$500,000
<u>Monthly Payments to Mortgage Company</u>	
Mortgage ¹	\$ 3,326
Taxes	\$ 651
Insurance (Estimated)	\$ 250
Total	\$ 4,227
<u>Yearly Income Needed to Purchase²</u>	\$169,080
Source: San Mateo County Planning and Building Division.	
Notes:	
1. Includes principal and interest (30 years at 7% interest).	
2. The purchase price a household can afford is limited to a price which will result in the household spending no more than 30% of their gross monthly income for housing.	
3. The current (2002) median family income for a 4-person household is \$86,100.	

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Section 6300, Land Use Districts Index and Development Standards

**Districts established by Section 6110
are as follows:**

A-1	Agricultural District
C-1	Neighborhood Business District
C-1/NFO	Neighborhood Business District/North Fair Oaks
C-1/WMP	Neighborhood Business District/North Fair Oaks/West Menlo Park
C-2	General Commercial District
C-2/NFO	General Commercial District/North Fair Oaks
CCR	Coastside Commercial Recreation District
COSC	Community Open Space Conservation District
H-1	Limited Highway Frontage District
M-1	Light Industrial District
M-1/Edison/NFO	Light Industrial District/Edison Way/North Fair Oaks
M-1/NFO	Light Industrial District/North Fair Oaks
M-2	Heavy Industrial District
O	Office District
P	Parking District
PAD	Planned Agricultural District
PC	Planned Colma District
PUD	Planned Unit Development District
R-1	One-Family Residential District
R-2	Two-Family Residential District
R-3	Multiple-Family Residential District
R-3-A	Affordable Housing District
R-E	Residential Estates District
RH	Residential Hillside District
RM	Resource Management District
RM-CZ	Resource Management-Coastal Zone District
TPZ	Timberland Preserve District
TPZ-CZ	Timberland Preserve-Coastal Zone District
W	Waterfront District

455 County Center

Redwood City, California 94063

(650) 363-4161 • FAX (650) 363-4849

Basic Zoning Development Standards

District		Minimum building site		Minimum lot area per dwelling unit	Minimum yards required (setbacks)			Maximum height		Maximum coverage permitted %
		Lot width (ft.)	Minimum area (sq.ft.)		Front (ft.)	Side** (ft.)	Rear (ft.)	Stories	Feet	
Urban	S-1	50	5,000	500	20	5	20	3	36	50
	S-2	50	5,000	1,000	20	5	20	3	36	50
	S-3	50	5,000	1,250	20	5	20	3	36	50
	S-4	50	5,000	1,650	20	5	20	3	36	50
	S-5	50	5,000	2,500	20	5	20	3	36	50
	S-6	50	5,000	3,500	20	5	20	3	36	50
	S-7	50	5,000	5,000	20	5	20	3	36	50
	S-8	50	7,500	7,500	20 ^⑦	5	20	3	36	40
	S-9	50	10,000	10,000	20	10	20	3	36	30
	S-10	75	20,000	20,000	20	10	20	3	36	25
	S-11 *	100	1-5 ac.	1-5 ac.	50	20	20	3	36	15
	S-12	175	2½ ac.	2½ - 5 ac.	50	20	20	3	36	10
	S-13	250	5 ac.	5 ac.	50	20	20	3	36	10
	S-17 *	50	5,000	5,000	20	5-10 ^⑤	20	*	28	35-50
	S-50 *	50	5,000	2,500	20	5	20	2	28	50
	S-71 *	50	5,000	5,000	20	5	20	*	30	50
	S-72 *	50	5,000	5,000	20	5	*	*	*	50
	S-73 *	50	5,000	5,000	20	5	20	2*	28	50
	S-82 *	50	7,500	7,500	20	5	*	*	*	50
	S-90 *	50	10,000	10,000	40 ^{①⑥}	10	20	*	30	30
	S-91 *	50	10,000	10,000	20	10	20	*	28	30
	S-92 *	50	10,000	10,000	20	10	*	*	*	50
	S-93 *	50	10,000	10,000	20	10	20	2*	30	30
	S-94 *	50	10,000	10,000	20	10	20	*	28 ^{③⑧}	30
	S-95 *	50	10,000	10,000	20	10	20	*	28 ^{③⑨} 30 ^{③⑩}	30
	S-100 *	75	20,000	20,000	40	10 ^①	20	-	30	25
	S-101 *	75	20,000	20,000	20	10	20	-	28	25
	S-102 *	75	20,000	20,000	20	10	20	-	30	25
	S-105 *	75	20,000	20,000	20	10	20	*	28 ^{③⑧}	25
	S-106 *	75	20,000	20,000	20	10	20	*	28 ^{③⑨} 30 ^{③⑩}	25
	S-110 *	100	*	*	50	20	20	*	28 ^{③⑨} 30 ^{③⑨}	15
	SS-103	-	14,000	14,000	25	10	25	2.5	35	-
	SS-104	-	*	*	*	8	20	2.5	35	-
	RH *	50	*	*	20	20 ^②	20	-	28 ^③	25
Rural	RM	-	*	*	50	20	20	3	36	-
	RM-CZ	-	*	*	50	20	20	3	36	-
	PAD	-	*	*	30/50 ^④	20	20	3	36	-

Maximum coverage limitations shall apply to all structures except structures in C, H, M or P districts in which there are no dwelling facilities.

* See planner for additional requirements including possible floor area ratio (FAR), daylight plane and design review.

** Side yard setbacks on corner lots shall be 50% of the required front yard setback in the respective district.

- ① 40 foot setback on corner lots - refer to zoning maps
- ② combined total - both sides, 7.5 feet minimum on any one side
- ③ from natural grade
- ④ agricultural/non-agricultural development
- ⑤ combined total - both sides, 5 feet minimum on any one side

⑥ 20 foot setback on Bay/Ringwood Roads

⑦ 15 foot setback allowed on all lots of Enchanted Hills Subdivision as noted on Planning counter maps, Book 38, pages 14, 15, 17, and Book 41, pages 22 & 23.

⑧ <30% slope (average of parcel)

⑨ <15% slope (average of parcel)

⑩ ≥15% slope (average of parcel)

Date		Description		Amount	
1900	Jan 1	Balance		100.00	
1900	Jan 15	Received from A. B.		50.00	
1900	Feb 1	Received from C. D.		25.00	
1900	Mar 1	Received from E. F.		75.00	
1900	Apr 1	Received from G. H.		100.00	
1900	May 1	Received from I. J.		150.00	
1900	Jun 1	Received from K. L.		200.00	
1900	Jul 1	Received from M. N.		250.00	
1900	Aug 1	Received from O. P.		300.00	
1900	Sep 1	Received from Q. R.		350.00	
1900	Oct 1	Received from S. T.		400.00	
1900	Nov 1	Received from U. V.		450.00	
1900	Dec 1	Received from W. X.		500.00	
1900	Dec 31	Total		2000.00	

Received of the Treasurer of the Board of Directors
 the sum of \$2000.00 for the year ending Dec 31, 1900.
 Signed: _____
 Secretary

What's the next step in this process?



Read the pamphlet **General Procedures When You Apply for a Planning or Building Permit**. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. You should also review the following documents, which contain other information that you may need:

How Environmental Assessment May Affect Your Project

How to Apply for a Coastal Development Permit

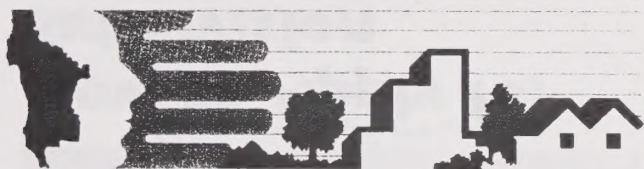
How to Apply for a Grading Permit

How to Apply for Density Certification

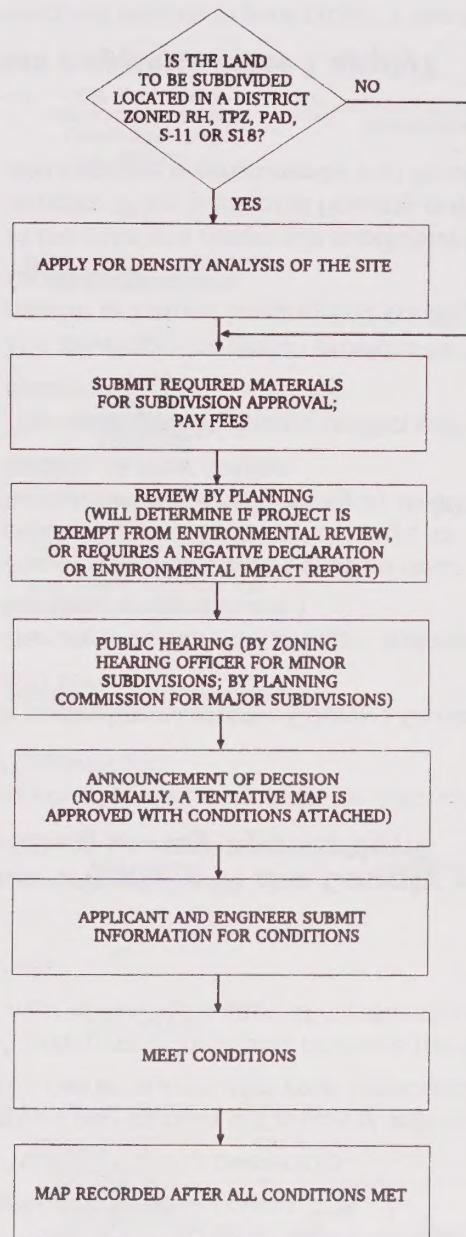
After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

If you are new to San Mateo County, you may also wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved and the various costs and requirements. There is no charge for the meeting, which you can schedule by calling (415) 363-4161.

PUBLIC SERVICE EXCELLENCE



Subdivision Approval Process



Printed on Recycled Paper

San Mateo County
Planning and Building Division

How to Apply for Subdivision Approval

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

FAX (650) 363-4849

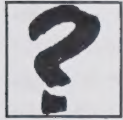
plnbldg@cp.sanmateo.ca.us

www.co.sanmateo.ca.us/planning

EXHIBIT 14.21

How to Apply for Subdivision Approval

What is subdivision?



Subdivision is the division of land into two or more lots, tracts, parcels, or other units of land for the purpose of development, sale, or lease. It includes condominiums, community apartments, and conversion of five or more dwelling units into a stock cooperative. Subdivisions are either major (five or more parcels) or minor (fewer than five parcels).

How do I apply for subdivision approval?



If the parcel is in districts zoned RH, RM, TPZ, PAD, S-11 or SS-104, you must first apply for a density analysis of the site. If the parcel is not in these districts or if you have already received a density certification, submit an application to Planning that identifies the property, indicates the proposed parcel sizes, describes the project, and lists any permits or approvals you think you will need in connection with this project. Submit the following with your application:

- ✓ A brief written statement presenting evidence that your project meets the six criteria listed below
- ✓ An application identifying the parcels involved and describing your project
- ✓ Application forms for any related permits, such as a coastal development permit or grading permit
- ✓ An Environmental Information Form
- ✓ A location map

- ✓ 7 copies of a tentative map prepared by a licensed land surveyor or civil engineer
- ✓ A copy of the density analysis results if required for your project
- ✓ Proof of property ownership
- ✓ If you do not own the property, evidence that the owner agrees with your application
- ✓ A preliminary title report no more than two months old and a copy of the title documents
- ✓ Fees.

What criteria will the County use in deciding on my application?

An approved project must meet the following six legal requirements:

- ✓ It is consistent with the County's General Plan and zoning.
- ✓ The site is suitable for the type and density of the development.
- ✓ The development won't cause serious health problems, environmental damage, or substantial and avoidable injury to fish, wildlife, or their habitat.
- ✓ The development doesn't conflict with easements.
- ✓ The development design provides for future passive or natural heating and cooling capabilities.
- ✓ In the case of a residential subdivision, the benefits of the additional housing outweigh any negative environmental and fiscal effects.

What happens after I apply?

Planning will determine your project's status under the California Environmental Quality Act (CEQA)—if it is exempt from environmental review, if it will require a negative declaration, or if it will possibly require an Environmental Impact Report. Then, Planning will review your materials, route them to

other appropriate agencies for their review, and schedule a public hearing to determine whether your tentative map should be approved. If your subdivision is minor, the Zoning Hearing Officer will conduct the hearing; if it is major, the Planning Commission will conduct it. After the hearing, the officer or commission will announce the decision.

What happens when I receive approval?

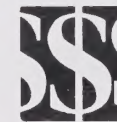
Normally, a tentative map is approved with conditions from various County departments. Once you have met those conditions and your final map has been recorded with the County Clerk, you may apply for your Building permits.

How long does the process take?



Normally, it takes about 3 to 4 months to receive approval and up to one year following approval for you to have the documents recorded and meet any conditions for approval.

What fees must I pay?



For a minor subdivision, there is a flat fee. For a major subdivision, there is a scaled fee based on the number of proposed lots. Also required are Environmental Review fees, Health Department fees, and fees for any required district permits.

What's the next step in this process?



Read the pamphlet General Procedures When You Apply for a Planning or Building Permit. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. Then you should also review the following documents, which contain other information that you may need:

How to Apply for a Grading Permit

How to Apply for an Encroachment Permit

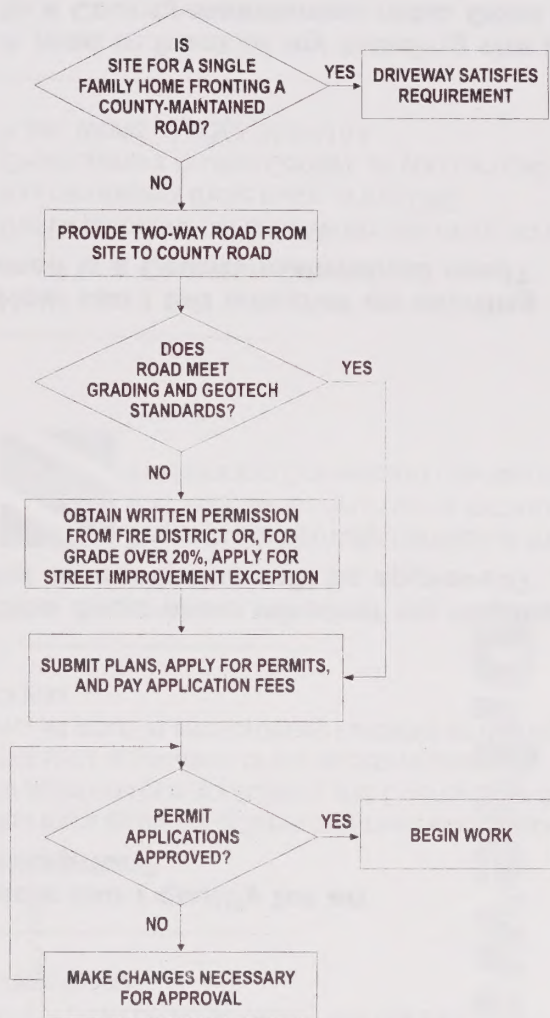
How to Apply for a Street Improvement Exception:

Geotechnical Requirements

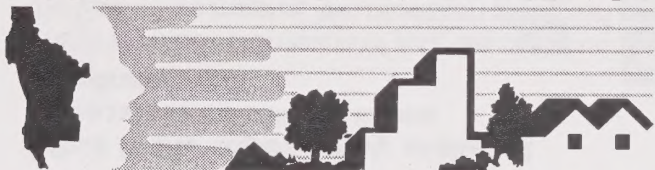
Resolution and Policy: Access Standards for Private Roads, Access Easements, Driveways

After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

Permit Process to Build an Access Road



PUBLIC SERVICE EXCELLENCE



San Mateo County
Planning and Building Division

Access Requirements for Building Sites

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

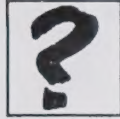
FAX (650) 363-4849

www.co.sanmateo.ca.us/planning

EXHIBIT 14.22

Access Requirements for Building Sites

What is the purpose of access requirements?



Safety, primarily. Access requirements enable emergency vehicles to reach sites as needed. They also help to ensure that people who work at, live in, or visit the sites can come and go without endangering themselves.

How much access am I required to provide?



You must provide access from your building site to a publicly maintained or County-maintained road. If your property fronts a publicly maintained or County-maintained road and the site is for a single-family home only, a driveway can satisfy the requirement. If it does not front a publicly maintained or County-maintained road or if the site will provide access to more than one residence, then you must provide a two-way road from the site to the publicly maintained or County road.

What are the physical requirements of the road?

It must be a two-way road at least 16 feet wide with shoulders at least 1 foot wide. It must have a minimum grade of 1% and a maximum grade of 15%, built to geotechnical standards. Drainage and drainage facilities must not erode the roadway or adjacent properties.

What if the topography makes it impossible to satisfy these requirements?

With the written permission of your fire district or the County fire marshal, the maximum grade can be as much as 20%. To exceed a 20% grade, you must apply for a Street Improvement Exception, which must be approved by the Planning Commission.

How can I qualify for an exception?

You must apply for a Street Improvement Exception. To approve your application, the County must find that strict application of the access regulations would result in extraordinary hardship or damage to you.

Who determines whether my request for an exception will be approved?



Requests are normally handled at the staff level, although in some instances the Planning Commission may decide.

How can I tell whether an existing road is a County-maintained road?

The Department of Public Works has maps on file. You can inspect these maps at the DRC (Development Review Center), or you can call Public Works at (650) 363-4161.

A road in front of my building site runs to a County-maintained road. Does this satisfy the requirement?

It may. If you think that it meets all the requirements, you can ask that Public Works perform a field inspection to determine whether it qualifies.

What kinds of permits do I need to build an access road?

The required permits may be the same as an Encroachment Permit. In addition, you may need a grading permit, which you may be able to apply for at the same time as you apply for your building permit. You can apply at the DRC.

Who will approve the permit?



The Public Works Department will approve the permit.

Will there be a public hearing?

Only if your project involves another permit that requires a public hearing, such as a Coastal Development Permit.

How long will it take for the application to be approved?



Most Encroachment applications can be processed in as few as 3 days. Building and grading permits can take as long as 6 months.

What fees must I pay?



You must pay an application fee, an encroachment fee, and, if applicable, a street improvement exception fee. All are flat fees.

Resolution and Policy: Access Standards for Private Roads, Access Easements, and Driveways

Document Number 23031

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

FAX (650) 363-4849

SAN MATEO COUNTY SUBDIVISION REGULATIONS

TABLE 3.1

URBAN STREETS

CLASSIFICATION	SURFACE WIDTH CURB-TO-CURB	CURBS, GUTTERS, SIDEWALKS	RIGHT- OF-WAY	EASEMENT WIDTH
<u>PUBLIC</u>				
Residential One-Way Loop	18'	Curbs, gutters--both sides Sidewalk--one side	40'	--
Residential Cul-De-Sac	32'	Curbs, gutters, sidewalks--both sides	50'	--
Residential Minor	36'	Curbs, gutters, sidewalks--both sides	50'	--
Residential Collector or Minor Commercial	40'	Curbs, gutters, sidewalks--both sides	60'	--
Major Commercial, Industrial or Arterial	64'	Curbs, gutters, sidewalks--both sides	80'	--

PRIVATE

Private	16'	A.C. berms where needed to control storm runoff	--	--
---------	-----	--	----	----

RURAL ROADS

CLASSIFICATION	SURFACE WIDTH	BERMS, PATHS OR SHOULDERS	RIGHT- OF-WAY	EASEMENT WIDTH
<u>PUBLIC</u>				
One-Way Loop	15'	Berms and one path	40'	--
Cul-De-Sac or Minor (5 to 10 parcels each 20,000 sq. ft. to 5 acres)	20'	Berms and one path	40'	--
Cul-De-Sac or Minor (5 to 10 parcels each 5 to 40 acres)	20'	2' rocked shoulders	40'	--
Cul-De-Sac or Minor (more than 10 parcels each 20,000 sq. ft. to 40 acres)	22'	Berms and one path	50'	--
Collector	28'	Berms and one path	50'	--
Major Collector (F.A.S. standard)	34'	Surface width including two 5' paved shoulders	50'	--

PRIVATE

Private (serves 2 through 4 parcels)	16'	1' graded shoulders--each side	--	20'
Private (serves 4 through 10 parcels)	16'	2' rocked shoulders--each side with turnouts	--	50'
Private (with parcels 40 acres or larger)	16'	2' rocked shoulders--each side with turnouts	--	50'
Private Access Within 500' of Public Road	16'	1' graded shoulders on each side	--	50'
Private Access More Than 500' from Public Road	16'	2' rocked shoulders on each side turnouts	--	50'

SAN MATEO COUNTY SUBDIVISION REGULATIONS

TABLE 3.2

ROAD IMPROVEMENT REQUIREMENTS AS A CONDITION OF SUBDIVISION APPROVAL

URBAN AREA		
Private Road	Property Adjacent To Public Road	State Highway
Safe and Adequate Paved Access Ordinance No. 3265	On-Site Improvement Generally No One-Half Street Improvements Dedication of Right-of- Way if Necessary	On-Site Improvement Generally No One-Half Street Improvements Dedication of Right-of- Way if Necessary

SKYLINE		
Private Road	Property Adjacent To Public Road	State Highway
Safe and Adequate Unpaved Access to and Through Subdivision	On-Site Improvement Generally No One-Half Street Improvements Dedication of Right-of- Way if Necessary	On-Site Improvement Generally No One-Half Street Improvements Dedication of Right-of- Way if Necessary

ALL OTHER RURAL AREAS		
Private Road	Property Adjacent To Public Road	State Highway
Safe and Adequate Unpaved Access to and Through Subdivision	On-Site Improvement Generally No One-Half Street Improvements Dedication of Right-of- Way if Necessary	On-Site Improvement Generally No One-Half Street Improvements Dedication of Right-of- Way if Necessary

One-half street improvements may be required for subdivisions adjacent to public streets where the street is substantially improved.

STANDARDS FOR PRIVATE ROADS IN SINGLE FAMILY AREAS

No. of Dwelling Units Served	Visitor Parking Spaces Required	Width of Easement	Width of Paving
1	2	15'	12'
2	4	20'	16'
3	6	20'	16'
4	8	20'	16'
5+	Provided on right of way	50'+	County road standards

Visitor parking - The easement required in the table above is not wide enough to permit visitor parking on it. Off-street parking for visitors must be in other areas: either in a wider easement or on private lots. Visitor parking spaces may be "tandem" to required resident parking.

Turn-arounds - Turn-arounds are required for all private roads serving 2 or more lots.

Lot areas - The measurement of lot areas excludes road easements.

Yards - Normal front, side, and rear yards are required in addition to easements for roads. These yards are to assure privacy as well as light and air.

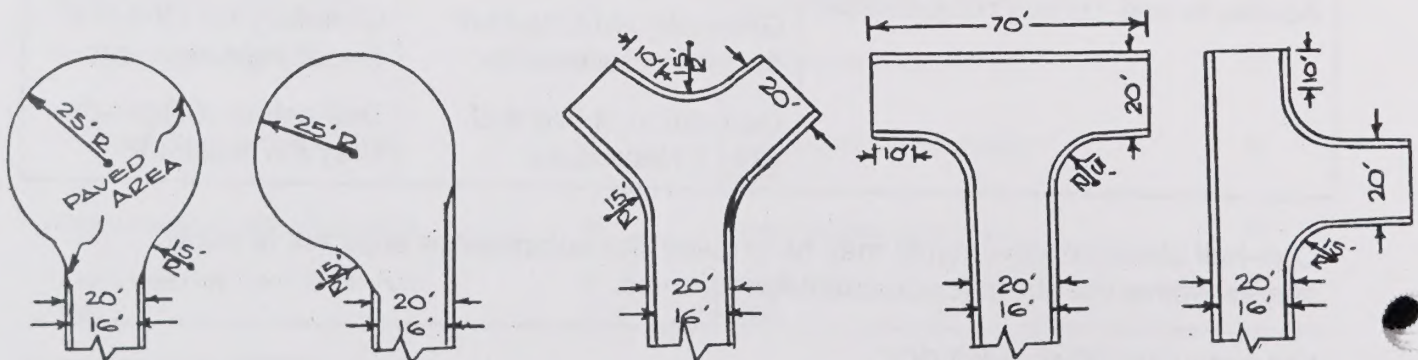
Minimum road standards - Desirable minimum centerline radius is 100 ft. Inside curve radius of paving should be at least 35 ft. Maximum grade should be not more than 15%. Paving should consist of 2" asphalt concrete over 6" of rock base. Asphalt berms are required where necessary to control drainage.

TURN-AROUNDS:

PREFERRED TYPE - BULB TURN-AROUND

ALTERNATIVE TYPE - BACK-AROUND

(This design permitted only when bulb turn-around not feasible.)



ENTIRE BULB AREA TO BE PAVED.

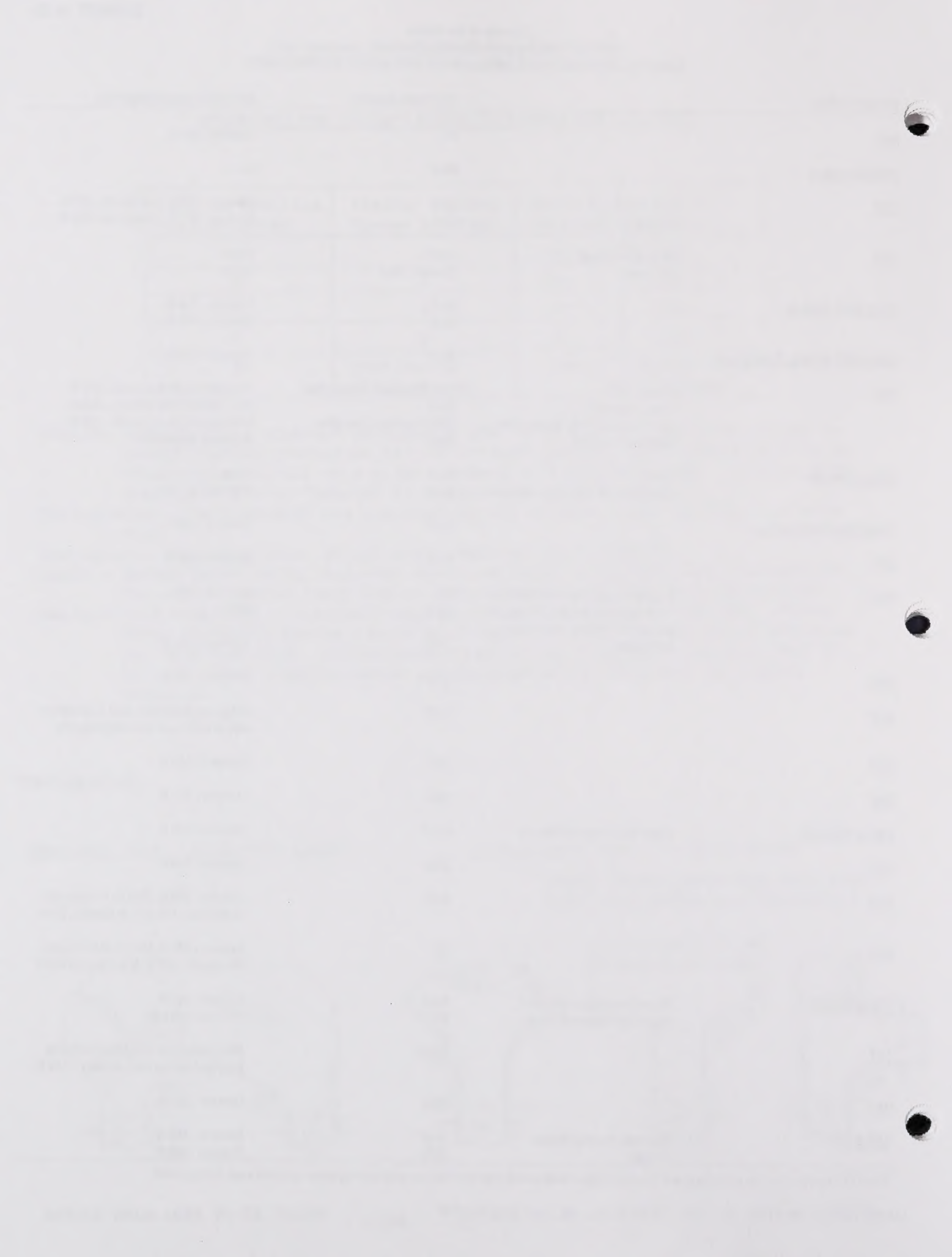
14.68

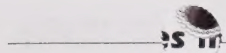
PAVING TO BE AT LEAST 16' OF 20' EASEMENT.

County of San Mateo
Planning and Building Division
QUICK 'N EASY GUIDE TO DECISION-MAKER AND NOTICE REQUIREMENTS

PERMIT TYPES		DECISION MAKER	NOTICING REQUIREMENTS
<u>ARC</u>		PC	Owners - 300 ft.
<u>ARC/Exemption</u>		Staff	None
<u>CDP</u>	- Outside APJ - Inside APJ	Staff ZHO	Owners - 300 ft.; residents - 100 ft. Owners - 300 ft.; residents - 100 ft.
<u>CDX</u>	- Wells (Mid-Coast) - All Others	Staff Counter Staff	None None
<u>CONFINED ANIMAL</u>		Staff ZHO	Owners - 100 ft. Owners - 300 ft.
<u>CONFINED ANIMAL/Exemption</u>		Staff	Owners - 300 ft.
<u>DSR*</u>	- Coast - SFD - Coast - Non-SFD - ELH, Palomar Park, Devonshire - 2nd Dwelling Unit	DSR Coastside Committee Staff DSR Bayside Committee Staff	Site posting and owners - 300 ft. Site posting and owners - 300 ft. Site posting and owners - 300 ft. Adjacent properties
<u>DSR/Exemption</u>	- Coast - ELH, Palomar Park, Devonshire	Staff Staff	None Site posting only
<u>Fence Height Exemption</u>		Staff	Owners - 300 ft.
<u>GPA</u>		BOS	Owners - 300 ft.
<u>GRD*</u>	- State or County Scenic Corridor - Land clearing, grading for ag. or less than 1,000 cy, exemptions - All Others	PC Staff ZHO	Owners - 300 ft. None Owners - 300 ft.
<u>KNL*</u>		ZHO	Owners - 300 ft.
<u>LLA*</u>		Staff	Adjacent properties and adjacent to any private road serving property
<u>PAD</u>		ZHO	Owners - 300 ft.
<u>REZ</u>		BOS	Owners - 500 ft.
<u>RMD & RMD/CZ*</u>	- Minor Development Permit	Staff	Owners - 300 ft.
<u>STP*</u>		ZHO	Owners - 300 ft.
<u>SMN</u>		ZHO	Owners - 300 ft. (500 ft. if rezoning) Residents - 100 ft. if in Coastal Zone
<u>SMJ</u>		PC	Owners - 300 ft. (500 ft. if rezoning) Residents - 100 ft. if in Coastal Zone
<u>TPZ & TPZ/CZ*</u>	- Minor Development Permit - Major Development Permit	Staff PC	Owners - 300 ft. Owners - one mile
<u>TRT</u>		Staff	Site posting on site (front property line) and on the tree, owners - 100 ft.
<u>USE</u>		ZHO	Owners - 300 ft.
<u>VAR & HIE*</u>	- Optional Hearing Notice - Hearing	Staff ZHO	Owners - 300 ft. Owners - 300 ft.

*If any of these permits are associated with another, higher-level permit, then the decision and noticing move up to the level of that permit.





What fees must I pay?



You must pay an application fee, plus an Environmental Review fee, any necessary district permit fees, and Health Department fees.

What's the next step in this process?

Read the pamphlet *General Procedures When You Apply for a Planning or Building Permit*. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. Then you should also review the following documents, which contain other information that you may need:

How Environmental Assessment May Affect Your Project

How to Request a Zoning Regulation Amendment

How to Apply for a Coastal Development Permit

How to Appeal a Decision

You should also review the section of the County Zoning Ordinance that regulates the zoning district in which your project is located (a staff member at the Planning counter can help you identify which section of the ordinance you need). After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them.

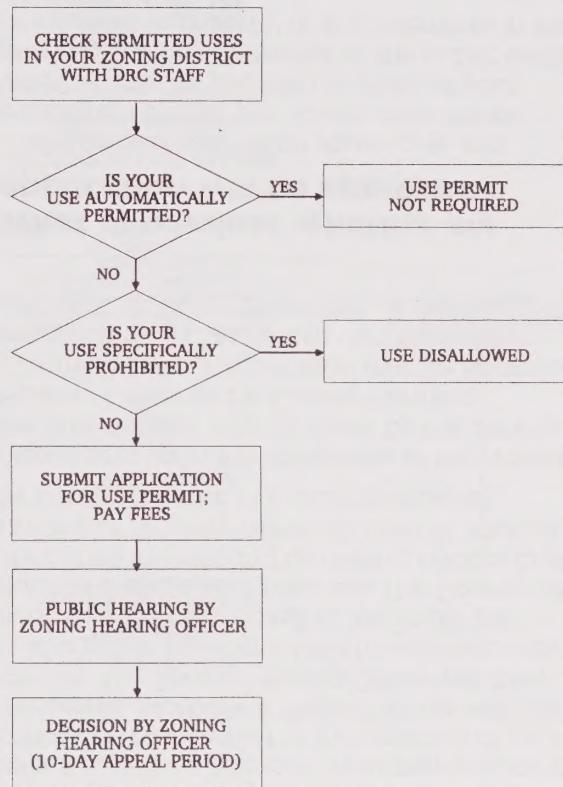
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363-4161.

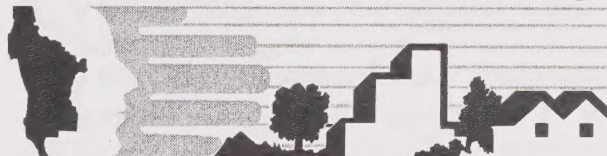


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Use Permit Process



PUBLIC SERVICE EXCELLENCE



San Mateo County
Planning and Building Division

How to Apply for a Use Permit

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

FAX (650) 363-4849

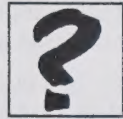
plnbldg@co.sanmateo.ca.us

www.co.sanmateo.ca.us/planning

EXHIBIT 14.25

How to Apply for a Use Permit

What is the purpose of a use permit?



Throughout the County, people use their properties in many different ways. They build homes, apartments, office buildings, gas stations, stores, restaurants, factories, and many other types of facilities. To ensure that the uses people make of their properties are compatible with the surrounding neighborhood, the County has been divided into different types of zoning districts. What you may do with your property depends upon the district in which your property is located.

In each district, some uses are automatically permitted, some uses are permitted only if you apply for and are granted a use permit, and some uses are specifically prohibited. For example, in an R-1 district:

- ✓ You are automatically permitted to build a single-family residence without applying for a use permit. (You will need a building permit and other approvals, but you won't need a use permit.)
- ✓ You must apply for and be granted a use permit to build a church or a school.
- ✓ You may not build a warehouse or factory.

How do I apply for a use permit?



Submit an application to Planning that includes a detailed description of the use you wish to make of the property (nature of the use, hours of operation, number of employees, etc.), the Assessor's Parcel Number, and the name and address of the property owner and of the person making the application. Submit the following with your application: A site plan showing contours,

natural features, streets, property lines, setbacks, buildings, parking areas, and driveways.

- ✓ A floor plan and the elevations of any proposed buildings.
- ✓ A list of people who own property within 300 feet of yours, one stamped, addressed legal-size envelope for each person, and mailing labels for each person.

What happens after I apply?

Planning will review your application and also refer it to various agencies, who may request that conditions be attached to the approval of your use permit. Normally a Project Planner will visit the site. The Zoning Hearing Officer will then hold a public hearing at which neighbors may appear to support, object to, or simply ask questions about your proposal. The County will announce the meeting by mailing notices to all owners of property within 300 feet of yours and by placing a notice in a local newspaper.

Depending upon the complexity of the project, the final decision may be made by the Zoning Hearing Officer or the County Planning Commission. Your application may be approved, approved subject to certain conditions (nearly all approvals do have conditions), or denied.

What determines whether my application will be approved?

Based on the information you supply and established criteria, the County determines whether the use you wish to make of your property will be detrimental to the public welfare or injurious to property or improvements in the neighborhood.

What types of conditions might be imposed?

Your permit might be granted for a limited period of time "one year, for example" or you might be required to make certain property improvements before you can receive approval. If your permit involves a business, you might have conditions placed on the hours you may be open or other operational issues.

What can I do to give my application the best chance of approval?

- ✓ When planning your project, consider how you can complete it in such a way that it harmonizes with its surroundings and does not disrupt the neighborhood by creating undue noise or traffic.
- ✓ You must convince the decision-makers that your plan should be approved. When you submit your application, provide the best information possible
- ✓ Attend public hearings so that you can speak for your project and respond to questions posed by those who may be worried about how your land use might affect them.

Can I appeal the decision?

During the 10-working-day period after the Zoning Hearing Officer's decision is announced, you and any other interested party may appeal the decision to the Planning Commission. You may also appeal subsequent Planning Commission decisions to the Board of Supervisors. Even if your application is approved, you may still appeal any of the conditions that are attached.

How long does it take to get a use permit?



The entire process takes approximately four to six months from the time you submit a completed application to the day of the public hearing before the Zoning Hearing Officer. The DRC staff will assign a tentative hearing date when your application is complete.

What fees must I pay?

You must pay the initial administrative fee, plus an environmental review fee and any fees for required district permits.

If additional fees are required for a public hearing, you will be notified of the required amount.

What's the next step in this process?

Read the pamphlet *General Procedures When You Apply for a Planning or Building Permit*. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. Then, review the following documents, which contain other information that you may need:

How Environmental Assessment May Affect Your Project

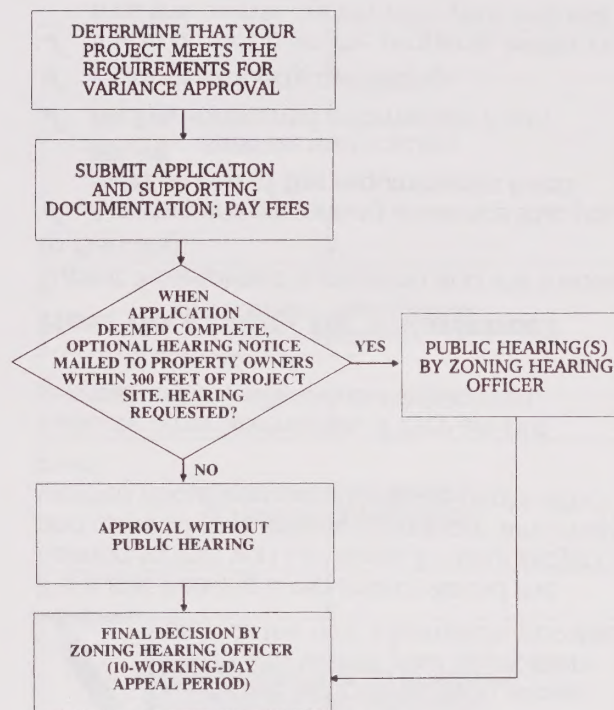
How to Request a Zoning Regulation Amendment

How to Appeal a Decision

You should also review the section of the County Zoning Ordinance that regulates the zoning district in which your project is located (a staff member at the Planning Counter can help you to identify which section of the ordinance you need). After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

If you are new to San Mateo County, you may also wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved, and the various costs and requirements. There is no charge for the meeting, which you can schedule by calling (650) 363-1825.

Variance Application Process



San Mateo County
Planning and Building Division

How to Apply for a Variance

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

FAX (650) 363-4849

plngebldg@co.sanmateo.ca.us

www.co.sanmateo.ca.us/planning

PUBLIC SERVICE EXCELLENCE

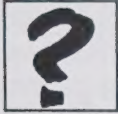


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EXHIBIT 14.26

How to Apply for a Variance

What is a variance?



A variance allows you, under special circumstances, to develop your property in a manner that varies from zoning regulation requirements. You may request a variance when strict enforcement of the regulations would:

- ✓ Make it difficult for you to develop your parcel
- ✓ Cause you unnecessary hardships
- ✓ Result in inconsistencies with the intent of zoning regulations.

In general, your variance will probably be approved if your property has some unique characteristic "a severe slope or an odd shape, for example" that prevents you from enjoying the same kind of property use that your neighbors have. You may request a variance for building height, building location, setbacks, and lot coverage.

You may not request a variance to develop your property for a use that is disallowed in your zoning district "for example, to open a retail store in a residential district. In addition, you cannot justify your request by stating that (1) the variance would give you a more convenient or profitable use of your property, (2) nearby lots have similar developments, (3) you can't afford to comply with the Zoning Ordinance, or (4) the County has granted similar variances elsewhere.

What determines whether my request for a variance will be approved?



You must meet five requirements:

- ✓ Your property must differ substantially from others in the same zoning district or vicinity.

- ✓ Without the variance, you would be denied the same rights and privileges enjoyed by others in the same zoning district or vicinity.
- ✓ The variance doesn't afford you special privileges.
- ✓ Your request doesn't involve a use that is prohibited in your zoning district.
- ✓ Your request is consistent with the objectives of the General Plan, Local Coastal Program (if your property is in the Coastal Zone), and County Zoning Regulations.

What will give my application the best chance of approval?



You must prove that your situation meets the five criteria given above. When you submit your application, provide the best information possible.

If a public hearing is requested, attend the hearing so that you can speak for your project and respond to questions from those who may be worried about how your land use might affect them.

Evaluate other alternatives. If they are not suitable, explain why in your application.

How do I apply for a variance?

Submit a completed application and the following to Planning:

- ✓ A statement presenting evidence that you meet all five of the requirements listed above.
- ✓ An Environmental Information Form
- ✓ Proof of property ownership.
- ✓ If you do not own the property, evidence that the owner agrees with your request for a variance.
- ✓ A constraints map
- ✓ A site plan
- ✓ Building elevations
- ✓ Floor plans
- ✓ 8-1/2" x 11" reductions of maps and plans
- ✓ Fees

What happens after I apply?

Application May Be Processed Administratively. Once your application is deemed complete by Planning staff, a notice of an optional hearing will be sent to property owners within 300 feet of your project site. If any of the property owners request a public hearing, you will be required to pay additional fees and staff will prepare the necessary documents for a public hearing. If no one requests a public hearing, your project will be processed administratively.

Hearing Required. If a hearing is requested, the Zoning Hearing Officer will hold at least one public hearing. Ten days prior to the hearing, the Zoning Hearing Officer will publish a notice of the hearing in a local newspaper and notify all the following by mail:

- ✓ The property owner
- ✓ The applicant, when he or she is not also the property owner
- ✓ All people who own property within 300 feet of the property for which you are requesting the variance
- ✓ Any agency (water, roads, schools, etc.) whose ability to deliver services might be affected if your variance is granted.

Can I appeal the decision?

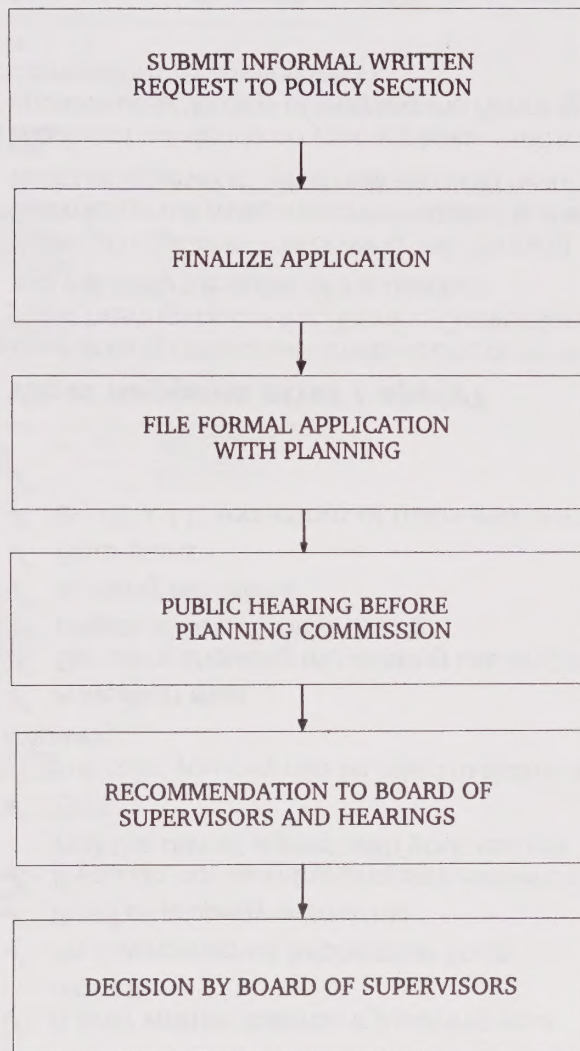
During the 10-working-day period after the Zoning Hearing Officer's decision is announced, you or any other interested parties may appeal that decision to the Planning Commission. Even if your application is approved, you may still appeal any of the conditions that are attached. The Planning Commission is the final authority on variances. You may not appeal a Planning Commission decision on a variance.

How long will it take for approval?

If a public hearing is involved, 4 to 6 months.

If your request is processed administratively without a public hearing, approximately 3 months.

Zoning Regulation Amendment Process



San Mateo County
Planning and Building Division

How to Request a Zoning Regulation Amendment

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

FAX (650) 363-4849

plngbldg@co.sanmateo.ca.us

www.co.sanmateo.ca.us/planning

EXHIBIT 14.27

PUBLIC SERVICE EXCELLENCE



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How to Request a Zoning Regulation Amendment

San Mateo County zoning regulations govern the way you may use property in the unincorporated parts of the County. The Board of Supervisors adopts these regulations and amends them periodically.

Two different types of amendments can change the ways you are permitted to use your property.

Land may be rezoned. For example, the Board of Supervisors may change a parcel zoned R-1 (One-Family Residential) to R-2 (Two-Family Residential). This allows for such uses as duplex housing. (For more information about rezoning, see the pamphlet entitled **How to Apply for Rezoning**.)

Zoning Regulations may be changed. For example, the Board of Supervisors may determine that a particular kind of business should be allowed in C-1 (Neighborhood Business) Districts. Unlike rezoning, which affects only a specific parcel, a regulation change permits that kind of business to operate in all C-1 districts in all unincorporated areas of San Mateo County. This pamphlet explains the process for requesting a zoning regulation change.

Who may propose that the text of a zoning regulation be amended?

The Board of Supervisors, the Planning Commission, the Planning Director, or any citizen may request that the text of a zoning regulation be changed.

How do I request a change?



First, make an informal written request to the Policy Section at the Planning Department. They will be able to give you initial guidance.

Then, file a formal application with Planning. Submit the following with your application:

- ✓ A brief written statement justifying your request
- ✓ An Environmental Information Form
- ✓ Proof of property ownership
- ✓ If you do not own the property, evidence that the owner agrees with your request
- ✓ Fees.

In some cases you may also be asked to submit the following:

- ✓ A location map
- ✓ Site plans showing the existing use and the proposed use of the property
- ✓ Building elevations
- ✓ Floor plans
- ✓ 8-1/2" x 11" reductions of maps and plans.
- ✓

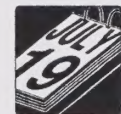
What happens after I apply?

The Planning Director will schedule one or more public hearings before the Planning Commission and will notify the public of the hearings.

Within 30 days of its final hearing, the Planning Commission will make a recommendation to the Board of Supervisors, which will also hold hearings.

The Board will decide on your application within approximately 90 days of receiving the Planning Commission's recommendation.

How long does the entire process take?



Normally, the process takes 6 months.

What fees must I pay?



You must pay a flat fee to Planning.

What's the next step in this process?



You've already taken it by reading this pamphlet. You should also read the pamphlet **General Procedures When You Apply For A Planning Or Building Permit**. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. You should also review the following documents, which contain other information that you may need:

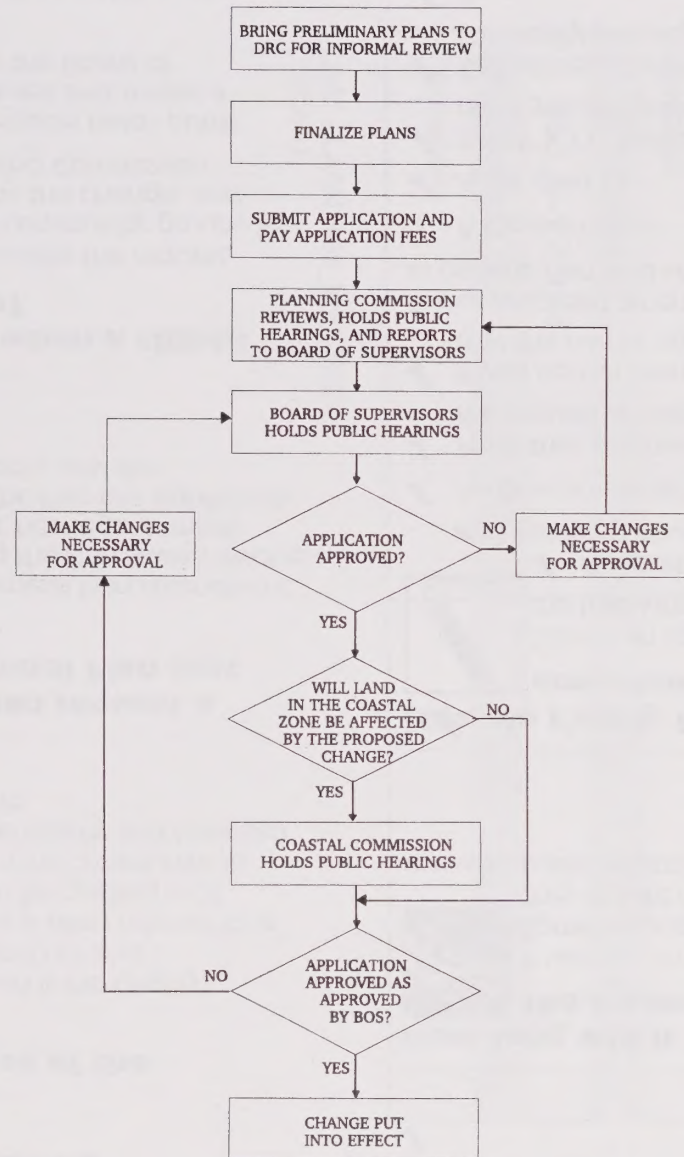
How to Apply for Rezoning

How Environmental Assessment May Affect Your Project

After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

If you are new to San Mateo County, you may also wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved, and the various costs and requirements. There is no charge for the meeting, which you can schedule by calling (650) 363-4161.

How to Apply for a General Plan Amendment



Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

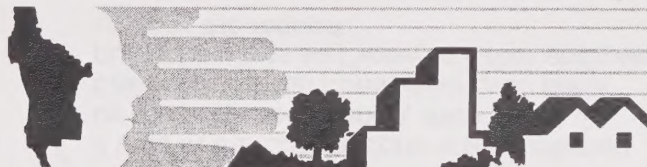
FAX (650) 363-4849

plngbldg@co.sanmateo.ca.us

www.co.sanmateo.ca.us/planning

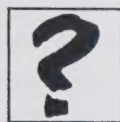
EXHIBIT 14.28

PUBLIC SERVICE EXCELLENCE



How to Apply for a General Plan Amendment

What is the purpose of the General Plan?



The General Plan is the County's blueprint for land use and development. It is often referred to as the constitution for guiding local development in the community. Its purpose is to promote the orderly and balanced use of all County resources.

Can a private citizen request a change in the General Plan text or maps?

Anyone can request a General Plan amendment. The process of amending the Plan always involves detailed study and public hearings, primarily because any change in the Plan can significantly affect the County, its citizens, and the environment.

What takes place when a citizen requests a change?

- ✓ The Planning staff studies the request, consults with those community groups that would be affected by the change, and reports to the Planning Commission.
- ✓ The Planning Commission holds public hearings on the request and makes a recommendation to the Board of Supervisors.
- ✓ The Board of Supervisors holds public hearings and votes to either approve or deny the request.

- ✓ If land in the Coastal Zone will be affected by the proposed change, then the California Coastal Commission also holds public hearings and votes to either approve or deny the request.
- ✓ Under certain conditions, the request may be put to a vote of the public.
- ✓

How long will it take to complete the amendment process?



It will take a minimum of one year. Some proposals can take much longer if they require complex study or if they are met with public opposition.

How do I apply for an amendment?



Submit an application, accompanied by the following:

- ✓ A report explaining your proposal and justifying your request
 - ✓ An Environmental Information Form
 - ✓ Proof that you own the property involved in the request (a copy of deed, tax bill, etc.)
 - ✓ If you do not own the property, evidence that the owner agrees with your application
- If your proposed amendment involves a change in General Plan land use designations:
- ✓ A location map
 - ✓ A site plan
 - ✓ 8-1/2" x 11" reductions of any maps and plans you are submitting
 - ✓ Self-addressed post cards so that the County can notify you of your application's status
 - ✓ Fees.

What fees must I pay?



You must pay a flat fee for the amendment, plus a rezoning fee if the amendment requires rezoning.

What's the next step in this process?



Read the pamphlet *General Procedures When You Apply for a Planning or Building Permit*. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. Then you should also review the following documents, which contain other information that you may need:

How to Apply for Rezoning

How to Apply for a Zoning Regulation Amendment

How Environmental Assessment May Affect Your Project

After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

If you are new to San Mateo County, you may also wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved, and the various costs and requirements. There is no charge for the meeting, which you can schedule by calling (650) 363-1825.

EXHIBIT 14.29

DESIGN REVIEW APPROVAL AUTHORITY

	Planning Director	Design Review Committee
<u>BAYSIDE</u>		
Colma	✓	
Devonshire		✓
Palomar Park		✓
Emerald Lake Hills		✓
North Fair Oaks/Middlefield		✓
<u>COASTSIDE</u>		
Midcoast		
R-1 Zones		✓
R-3, C-1 Zones	✓	
San Gregorio	✓	
Pescadero	✓	

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(12/6/04)

EXHIBIT 14.30**SECOND DWELLING UNITS
DEVELOPMENT ACTIVITY
SAN MATEO COUNTY
1984-2002**

Unincorporated Area	Maximum Number Permitted	Number Built	% Built-Out
Broadmoor	70	6	9
Burlingame Hills	42	8	19
Colma	30	1	3
Country Club Park	8	3	38
Devonshire	29	2	7
Emerald Lake Hills	177	60	3
Highlands Baywood Park	212	8	4
Hillsborough	2	0	0
Ladera	54	13	24
Los Trancos Woods	13	7	54
Menlo Oaks	58	18	31
North Fair Oaks	190	33	17
Palomar Park	15	15	100
San Mateo	2	0	0
Sequoia Tract	77	27	35
West Menlo Park/Weekend Acres	98	39	40
Rural Non-Coastal Areas	181	86	48
El Granada, Miramar	198	29	10
Montara, Moss Beach, Princeton	256	31	9
San Gregorio, Pescadero, La Honda	12	4	33
TOTAL	1,724	391	22

TABLE 1

QUOTA SYSTEM FOR SECOND UNITS

Area	Census Tracts	Total Year-round Housing Units 1980 ^{1,3}	Total Residential Development 1980-1995 ¹	Septic System	Narrow Winding Roads	Steep Topography	Water and Sewer Limitations	Off-street Parking Limitations ³	% Growth Using Limiting Factors ²	Maximum # of Second Units by Area ¹¹
Broadmoor	6012	1,406	5	---	---	---	---	X	5	70
Burlingame Hills	6050	385	26	---	X	X	---	---	10	42
Colma	6013	597	3	---	---	---	---	X	5	30
Country Club Park	6024	53	1	X	---	---	---	---	15	8
Devonshire	6095	266	16	---	X	X	---	---	10	29
	6096.01									
El Granada, Miramar	6135	1,373	410	---	---	---	X	---	15	--- ⁶
R-1 Coastal		1,321	408							198
RM/CZ		10	0							0 ⁹
PAD		31	2							0 ⁹
RM		11	0						10 ¹⁰	--- ¹⁰
Emerald Lake Hills	6097, 6098	1,301	466	---	X	X	---	---	10	177
	6099, 6111									
Harbor Industrial	6091(B)	92	0	N/A	N/A	N/A	N/A	---	N/A	0
Highlands/Baywood Park	6068, 6069	1,390	22	---	---	X	---	---	15	212
Hillsborough	6057	9	0	---	---	---	---	---	20	2
Ladera	6131	530	13	---	X	X	---	---	10	54 ⁵
Los Trancos Woods -	6132	301	25	X	X	X	---	---	5	---
Vista Verde										
R-1		230	16							13
RM		71	9						10 ¹⁰	--- ¹⁰
Menlo Oaks	6124	269	18	---	---	---	---	---	20	58
Mobile Home Area	6103	263	0	N/A	N/A	N/A	N/A	---	N/A	0
Montara, Moss Beach,	6136	1,754	354	---	---	---	X	---	15	--- ⁶
Princeton										
R-1 Coastal		1,708	316							256
RM/CZ		39	33							0 ⁹
PAD		7	5							0 ⁹
North Fair Oaks	6105, 6106	3,728	79	---	---	---	---	X	5	190
Pacifica	6032, 6033	28	0	X	---	---	---	---	15	--- ⁶
RM/CZ		14	0							0 ⁹
PAD		14	0							0 ⁹
Palomar Park	6096.03(A)	270	22	X	X	X	---	---	5	15
San Francisco Airport	6043	4	0	N/A	N/A	N/A	N/A	---	N/A	0
San Francisco Jail	6035	1	0	N/A	N/A	N/A	N/A	---	N/A	0
San Gregorio,	6138	1,616	205	X	---	---	X	---	10	--- ⁶
Pescadero, La Honda										
and Environs										
R-1 Coastal		122	5							12
RM/CZ		40	5							0 ⁹
PAD		469	42							0 ⁹
TPZ/CZ		25	3							0 ⁹
RM		350	74						10 ¹⁰	--- ¹⁰
TPZ		73	7						10 ¹⁰	--- ¹⁰
R-1		537	69						10 ¹⁰	--- ¹⁰

EXHIBIT 14.31

Area	Census Tracts	Total Year-round Housing Units 1980 ^{1,3}	Total Residential Development 1980-1995 ¹	Septic System	Narrow Winding Roads	Steep Topography	Water and Sewer Limitations	Off-street Parking Limitations ⁸	% Growth Using Limiting Factors ²	Maximum # of Second Units by Area ¹¹
San Mateo	6067	11	0	---	---	---	---	---	20	2
Sequoia Tract	6113	1,464	87	---	---	---	---	X	5	77
Skyline and Environs	6134	290	49	X	X	X	---	---	5	---
RM		70	38						10 ¹⁰	---
R-1		220	11						---	---
West Menlo Park/Weekend Acres	6128, 6129, 6130	1,865	93	---	---	---	---	X	5	98
West of Skyline (Highway 92 to Lobitos Creek)	6137	373	48	X	X	X	---	---	5	---
RM/CZ		32	6							0 ⁹
PAD		101	15							0 ⁹
TPZ/CZ		2	0							0 ⁹
RM		33	6						10 ¹⁰	---
TPZ		10	0						10 ¹⁰	---
R-1		195	21						10 ¹⁰	---
TOTAL		20,015	1,942	N/A	N/A	N/A	N/A	N/A	11%	1,724

- NOTES:
1. 1980 total year-round housing units from 1980 Census. 1980-1995 housing units from Certificates of Occupancy.
 2. Each growth limiting factor (GLF) is assumed to further limit (from 20%) the maximum permissible growth from second units an additional 5%, down to a minimum 5% of existing units in the CZ and in urban areas outside the CZ, and a minimum of 10% in rural areas outside the CZ. The minimum is set higher in rural areas since the large lots typical of these areas can accommodate second units without adverse impact on rural resources.
 3. The total number of housing units in the rural areas zoned RM and TPZ combined is 260. Due to the topographic constraints of the TPZ area, it was estimated that 75% of the total units are located in RM zoned areas.
 4. Mobile Home Park.
 5. Ladera's quota was reduced from 79 second units to 53 units as a result of narrow, winding roads.
 6. The quota was further refined by zoning district.
 7. Areas are not zoned to permit second unit development.
 8. More than 60% of the parcels are less than 7,000 sq. ft. constraining opportunities for off-street parking. This factor is assumed to further limit (from 20%) the maximum permissible growth from second units an additional 15%.
 9. Second units are not permitted in the RM/CZ, TPZ/CZ and PAD Coastal Zoning Districts.
 10. Quotas for rural areas outside the CZ zoned RM, TPZ, R-1 and R-E have been combined into one allocation for each zoning district as follows:

Zoning Districts	Census Tracts	GLF	Maximum Number Of Second Units
RM, TPZ, R-1, R-E	6132, 6134 6135, 6137, 6138	10%	181

11. To calculate maximum quota outside the CZ: (1980 units x GLF) + (1995 units x GLF) = Maximum Quota 1995; inside the CZ: (1980 units x GLF) = Maximum Quota.



What's the next step in this process?



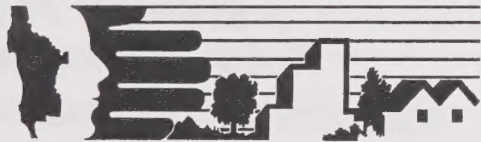
Read the pamphlet **General Procedures When You Apply for a Planning or Building Permit**. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. You should also review the following documents, which contain other information that you may need:

- The Local Coastal Plan
- How Environmental Assessment May Affect Your Project
- Section 6328, San Mateo Zoning Regulations: Coastal Development District
- How to Appeal a Decision

After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

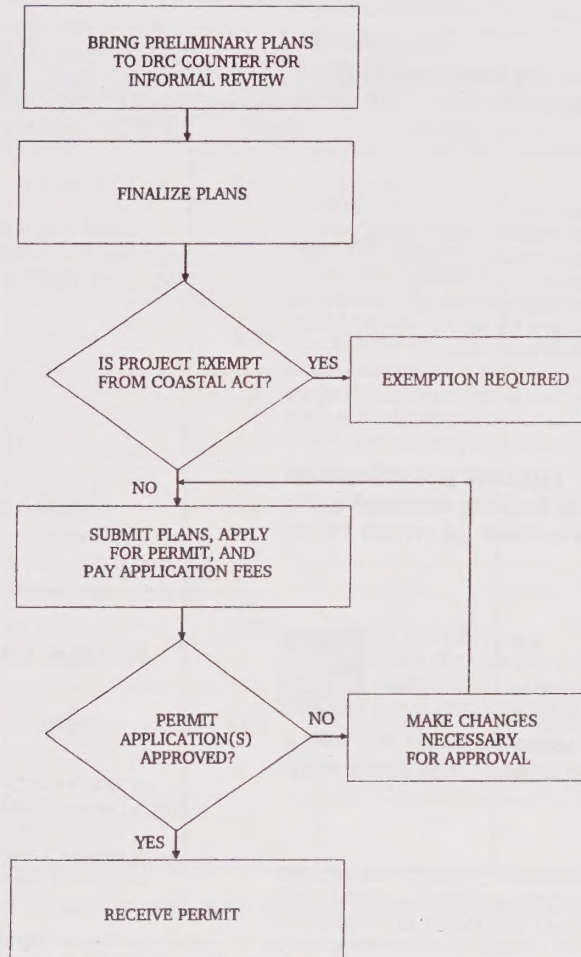
If you are new to San Mateo County, you may wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved, and the various costs and requirements. There is no charge for the meeting, which you can schedule by calling (650) 363-1825.

PUBLIC SERVICE EXCELLENCE



14.83

Coastal Development Permit Process



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San Mateo County
Planning and Building Division

How to Apply for a Coastal Development Permit

Planning & Building Division
455 County Center, Second Floor
Redwood City, California 94063
(650) 363-4161
FAX (650) 363-4849
plngbldg@co.sanmateo.ca.us
www.co.sanmateo.ca.us/planning

EXHIBIT 14.33

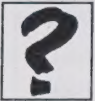
How to Apply for a Coastal Development Permit

What is the purpose of coastal development regulations?



Coastal Development regulations are designed to protect the coastal environment and enable citizens to develop their property within the coastal zone. Since 1981, the County has been responsible for implementing the 1976 Coastal Act, established by the State of California, which includes issuing coastal development permits.

Who is required to have a coastal development permit?



Anyone who develops property within the coastal zone is required to have either a coastal development permit or an exemption.

How can I determine whether my property is included within the coastal district?

One way to make this determination is to call Planning at (650) 363-4161. Have the property's address and Assessor's Parcel Number (APN) available when you call. A second way is to look at your property's zoning. The coastal district (CD) is an "overlay" district, which means that it is combined with other districts. If the initials CD are included in your property's zoning code, the property is in the coastal district.

Who will determine whether my application for a coastal development permit is approved?



Depending upon the scope and location of the project, the decision may be made by the Planning Administrator, Zoning Hearing Officer, County Planning Commission, or County Board of Supervisors.

What should I submit with my application?



- ✓ Proof that you own the property
- ✓ If you do not own the property, evidence that the owner agrees with your application
- ✓ An Environmental Information Form
- ✓ Three complete sets of plans, which include:
 - A location map
 - A site plan
 - Building elevations
 - Floor plans
- ✓ If a public hearing is required, 8-1/2" by 11" reductions of the location map, site plan, building elevations, and floor plans
- ✓ Fees

Is a public hearing required?

A public hearing is required if:

- ✓ your project involves any other permit that requires a public hearing.
- ✓ your request may be appealed to the Coastal Commission
- ✓ the use you are proposing is not a principally permitted use.

May I appeal the decision?

You may appeal a staff decision to the Planning Commission and a Planning Commission decision to the Board of Supervisors. In certain cases, you may appeal the Board of Supervisors' decision to the California Coastal Commission.

How long will it take to process a coastal development permit?



If only staff approval is required, it takes three to four months. If a public hearing is required, it normally takes four to six months.

What kinds of projects may be exempt from having a coastal development permit?

If your project involves maintaining, altering, or adding to an existing structure, it may be exempt. Other exempt projects include certain agricultural developments, lot line adjustments, certain utility connections, and the replacement of a structure after a natural disaster such as a fire or earthquake. We suggest that you discuss your project with the Planning counter staff. If you wish, you may read Section 6328.5 of the San Mateo County Zoning Regulations, which provides detailed lists of possible exemptions.

How do I determine whether my project qualifies for an exemption?

Submit an application to Planning that describes the property and the project. A staff member will review this, and if your project qualifies, you will receive a Certificate of Exemption.

What fees must I pay?



You must pay application, building, environmental, and health fees. Other fees may apply, depending upon your specific case.

What can I do to give my application the best chance of being approved?



- ✓ Study the Local Coastal Plan, and design your project with the criteria and policies of this document in mind.
- ✓ When planning your project, consider how you can complete it in such a way that it harmonizes with its surroundings and does not disrupt the coastal environment.
- ✓ Since it's up to you to show that your plan should be approved, provide the best information possible when submitting your application.
- ✓ Attend public hearings so that you can speak for your project and answer the questions of those who may be worried about the effects of your project.

EXHIBIT 14.34

2002 SURVEY OF PERMIT PROCESSING FEES AND TIMES

City or County	Minor Subdivision Permit (4 Parcels or Less)		Environmental Review - Initial Study and Negative Declaration		Planning Appeal		Design Review (New Use)		Building Permit (2,000 sq. ft. Residence with a 400 sq. ft. Garage)	
	Cost	Processing Time	Cost	Processing Time	Cost	Processing Time	Cost	Processing Time	Cost	Processing Time
San Mateo County	\$4,610	6 months minimum	\$993.00	4-9 months	\$201	6-9 months 6 months auto- matic with hearing	\$1,550	2-3 months	\$6,245.00	2-3 weeks/dept. 5 depts. total = 15 weeks
Santa Clara County	\$5,665	6 months-1 year	\$1,323.00	3 months	\$480	1-3 months	\$4,048	2-3 months	\$5,638.50	7-8 weeks
San Francisco City and County	\$300	--	\$1,817.56	--	\$400	--	--	--	\$3,762.90	3-4 months
Daly City	\$1,400	3-4 months	\$498.00 (or actual cost + 25% overhead)	4-5 months	\$100	2 months	\$800	3 months	\$8,553.00	10 working days
Redwood City	\$50	3 months-1 year	\$1,500.00	6 months	\$100	Goes to Council 3-6 months	\$50	2 months	\$4,251.12	4 weeks
City of San Mateo	\$848	24-36 days	\$1,909.00+ consultant cost	3-4 months	\$172	1-2 months	\$1,848	2-6 months	\$6,724.50 cost varies greatly with structure	20 working days or less resubmittal 20 days or less

Note: The fees shown are those charged for permit processing only. Additional fees for parks, roads, water, sewer, etc., are typically charged as well.

Service Providers for Cities and Unincorporated Spheres San Mateo County

City	unincorp areas in sphere	police	fire	streets	water	sewer	park & rec	library
Daly City		Daly City	Daly City	Daly City	Daly City	NSMSD/BSD	Daly City	County
	Broadmoor	BPPD	CFPD	County	Calwater	NSMSD	County	County
	Unincorp Colma	BPPD	CFPD	County	Calwater	NSMSD	County	County
Colma		Colma	CFPD	Colma	Calwater	NSMSD	Colma	County
Brisbane		Brisbane	Brisbane	Brisbane	Brisbane/GVMID	Bris/GVMID/BSD	Brisbane	Brisbane
	Quarry Site	County	County	n/a	GVMID	GVMID	n/a	n/a
So. San Fran.		SSF	SSF	SSF	Calwater/WWD	SSF/WWD	n/a	n/a
	Cal. Golf Club	County	SSF [c]	n/a (1)	Well Water	SSF	County	County
	Country Club Park	County	SSF [c]	County	Calwater	septic SSF	County	County
San Bruno		San Bruno	San Bruno	San Bruno	San Bruno	San Bruno	San Bruno	San Bruno
	S.F. Jail Site	SF	County/CDF	n/a	San Bruno	NSMSD	n/a	n/a
	SF Airport	SF	County/CDF	n/a		SSF/SB Plant	n/a	n/a
Millbrae		Millbrae	Millbrae	Millbrae	Millbrae	Millbrae	Millbrae	County
	SF Airport	SF	County/CDF	n/a		SSF/SB Plant	n/a	n/a
Burlingame		Burlingame	Burlingame	Burlingame	Burlingame	Burlingame	Burlingame	Burlingame
	Burlingame Hills	County	County/CDF	County	Burlingame	BHSMD	County	County
Hillsborough		Hillsborough	Hillsborough	Hillsborough	Hillsborough	Hillsborough	Hillsborough	Hillsborough
San Mateo		San Mateo	San Mateo	San Mateo	CalWater	SM/FC JPA	San Mateo	San Mateo
	Peninsula Ctry Club	County	County/CDF	n/a	CalWater	septic	na	na
	Highlands/Baywood	CSA#1/Shrff	CSA#1/CDF	County	CalWater	CSCSD	HRD/County	County
Foster City		Foster City	Foster City	EMID	EMID	EMID	Foster City	County

city	unincorp areas	police	fire	streets	water	sewer	park & rec	library
Belmont		Belmont	SCF (JPA)	Belmont	MidPen Water	Belmont	Belmont	County
	Harbor Industrial Area	County	SCF (JPA)	County	MidPen Water	HISMD	County	County
San Carlos		San Carlos	San Carlos	San Carlos	CalWater	San Carlos	San Carlos	San Carlos
	Devonshire	County	County/CDF	County	CalWater	DCSD	County	County
	Palomar Park	County	County/CDF	County (2)	CalWater	SHCSD/Septic*	County	County
	Hassler Area	County	County/CDF	County	CalWater	County**	County	County
Redwood City		RedwoodCity	RedwoodCity	RedwoodCity	RedwoodCity	RedwoodCity	RedwoodCity	RedwoodCity
	Emerald Lake Hills	County	WFPD/CDF	County	RedwoodCity	ELHSMD	County	County
	Oak Knoll	County	County/CDF	County	RedwoodCity	OKSMD	County	County
	Sequoia Tract	County	MPFPD	County	CalWater	FOSMD	County	County
	North Fair Oaks	County	CSA8(3)	County	CalWater/RWC	FOSMD	County	County
	HarborVilMobileHome	County	County	County	RedwoodCity	FOSMD	County	County
Atherton		Atherton	MPFPD	Atherton	CalWater	WBSD/FOSMD	Atherton	Atherton
Menlo Park		Menlo Park	MPFPD	Menlo Park	MP/CalWater	WBSD	Menlo Park	Menlo Park
	Menlo Oaks	County	MPFPD	County	CalWater	WBSD	County	County
	University Heights	County	MPFPD	County	CalWater	WBSD	County	County
	West Menlo	County	MPFPD	County	CalWater	WBSD	County	County
East Palo Alto		East Palo Alto	MPFPD	East Palo Alto	East Palo Alto	EPASD/WBSD	East Palo Alto	County
Portola Valley		County[c]*	WFPD	Portola Valley	CalWater	WBSD/Septic	Portola Valley	County
	Ladera	County	WFPD	County	CalWater	WBSD	LRD	County
	Webb Ranch	County	WFPD	County	CalWater	WBSD	County	County
	Los Trancos Woods	County	WFPD	County	CalWater	Septic	County	County
Woodside		County[c]*	WFPD	Woodside	Calwater	Town/FOSMD	Woodside	County
	Bear Gulch	County	County/CDF	County	SCWD/wells	none	County	County
	Guernsey Field	County	WFPD	n/a	County	none	County	County
	Jasper Ridge	County	County/CDF	n/a	County	none	County	County

city	unincorp areas	police	fire	streets	water	sewer	park & rec	library
Half Moon Bay		HMB	HMBFPD	HMB	CCWD	HMB/GSD	HMB	HMB
	Miramar	County	HMBFPD	County	CCWD	GSD	County	County
	El Granada	County	HMBFPD	County	CCWD	GSD	County	County
	Princeton by the Sea	County	HMBFPD	County	CCWD	GSD	County	County
	Moss Beach	County	HMBFPD	County	CCWD	MSD	County	County
	Montara	County	PMFPD	County	CUC/MSD/well	MSD	County	County
Pacifica		Pacifica	Pacifica	Pacifica	NCCWD	Pacifica	Pacifica	Pacifica
	Shamrock Ranch	County	County	n/a	NCCWD	septic	County	County

(1) Westborough Boulevard is county road

(2) Palomar Park also includes some private roads, not maintained by County

(3) CSA8 provides fire service by contract with City of RWC for area north of SF Tracks and provides garbage collection for entire CSA, Area south of SP tracks is within boundaries of MPFPD

*Towns of Portola Valley and Woodside contract with the County for sheriff

Regional or County-wide Districts

Mosquito Abatement District

(Millbrae, Burlingame, San Mateo, Foster City, Belmont, San Carlos, Redwood City, Menlo Park, EPA, Ath, Woodside, PV & unincorp. Areas)

Harbor District

County-wide

MidPeninsula Open Space District

(Cities of San Carlos, Redwood City, Menlo Park, Atherton, EPA, Ath, Woodside, PV & Unincorp. Areas inc. east of Skyline.

Resource Conservation District

(portion of Daly City, Pacifica, Unincorp. Midcoast, Half Moon Bay, rural coastal areas

Sequoia Health Care District

Foster City (portion) Belmont, Redwood City, Atherton, Menlo Park, (Portion) Portola Valley, Woodside, Skyline area

Peninsula Health Care District

Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo, Foster City (Portion) South San Francisco (portion) unincorp areas

San Mateo Co. Flood Control District

County-wide with the following zones: Colma Creek Flood Control Zone, Ravenswood Flood Control Zone, San Bruno Creek Flood Control Zone, San Francisquito Creek Flood Control Zone

Library JPA

Atherton, Belmont, Brisbane, East Palo Alto, Foster City, Half Moon Bay, Millbrae, Pacifica, Portola Valley, San Carlos, Woodside, Unincorporated San Mateo County

EXHIBIT 14.36**SURVEY OF CONSTRAINTS IN MEETING HOUSING NEED
SAN MATEO CITY AND COUNTY HOUSING ELEMENTS**

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Inclusionary Regulations	2
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SB 975—Prevailing Wage Bill	1
State Article 34	1
Jobs/Housing Imbalance	1
Noise Incompatibility	1
Housing Funding Opportunities	1
Construction Defect Litigation	1
Down Payment Cost	1

EXHIBIT 14.37

**CONSTRAINTS IN MEETING HOUSING NEEDS IDENTIFIED IN HOUSING ELEMENTS
SAN MATEO COUNTY
2002**

	Atherton	Belmont	Brisbane	Burlingame	Colma	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Menlo Park	Millbrae	Pacifica	Portola Valley	Redwood City	San Bruno	San Carlos	San Mateo	South San Francisco	Woodside
GOVERNMENT CONSTRAINTS																				
Land Use and Zoning	✓	✓	✓	✓	✓	✓	✓	✓						✓	✓			✓	✓	
Development Approval Process	✓	✓	✓		✓	✓	✓	✓				✓		✓	✓		✓	✓	✓	
Building Codes	✓			✓	✓	✓	✓	✓				✓		✓	✓			✓	✓	
Development Fees	✓	✓	✓	✓		✓	✓	✓				✓		✓	✓			✓	✓	
Availability of Land															✓					
Availability of Infrastructure		✓	✓			✓		✓				✓		✓						
Congestion Management Program															✓					
CEQA		✓		✓		✓						✓			✓					
Availability of Assistance Programs	✓				✓												✓			
NPDES Requirements				✓																
On- and Off-Site Improvements		✓		✓			✓					✓		✓						
Federal and State Actions						✓														
Inclusionary Requirements														✓				✓		
SB 975 - Prevailing Wage Bill																	✓			
State Article 34																	✓			
NON-GOVERNMENTAL CONSTRAINTS																				
Land and Construction Costs	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓		✓	✓	✓	
Financing Availability	✓	✓		✓	✓	✓	✓	✓						✓	✓			✓	✓	
Availability of Land	✓		✓					✓												
Jobs/Housing Imbalance					✓															
Environmental Conditions				✓	✓							✓								
Noise Incompatibility					✓															
Housing Funding Opportunities				✓																
Availability of Construction Labor								✓									✓			
Neighborhood Opposition								✓										✓		
Construction Defect Litigation																		✓		
Down Payment Cost																		✓		

IV.

Housing Needs Assessment

IV.

United Nations
Human Rights
Commission

IV. HOUSING NEEDS ASSESSMENT

A. HOUSING SUPPLY

1. Housing Supply Shortfalls

A study commissioned by the San Mateo County City/County Association of Governments (C/CAG), conducted in 1997, projects 2010 housing deficits that range from 15,600 to 24,600 units. This report is considered as the County's definitive housing needs assessment for planning and policy making purposes. It was prepared by Economic and Planning Systems, Inc.

The study shows that housing deficits are significantly higher for rental units than for ownership units, and especially high for lower income households. Specifically, rental units account for 83 to 100 percent of the shortfall, and 96 percent of rental unit shortfalls occur for households with incomes less than \$61,000 per year. Exhibits 14.38 through 14.40 show these statistics.

The study determines housing need by projecting the creation of new households based on employment growth until the year 2010. Projected household incomes are based on types of jobs created.

The study provides two housing supply forecasts. Forecast I presents an optimistic projection of housing supply between 1995 and 2010. It is based on the assumption that all vacant land is developed and all proposed housing developments are built. Forecast II is based on ABAG 1996 Projections that do not predict such robust housing production. For both forecasts, housing need is based on the difference between projected supply and demand. Supply is based on what the market is estimated to build, and demand is based on household income translated into affordable housing price.

2. ABAG Housing Needs Determination

a. Legislative Requirement

State legislation enacted in 1980 (Chapter 1143, Statutes of 1980; AB 2853) requires the State Housing and Community Development Department (HCD) to determine the existing and projected regional housing needs for the 9-county Bay Area. The Association of Bay Area Governments (ABAG) is then required to determine each county's and each city's share of the regional housing need for all income levels. Exhibit 14.41 shows these allocations for San Mateo County and each city within the County. These allocations represent housing production targets for a 7-year period running from 1999 to 2006. They must be incorporated into each jurisdiction's General Plan Housing Element.

b. State HCD Methodology

State HCD's regional housing need numbers are "goals or targets." State HCD used a formula to determine these regional numbers. The formula included projected growth rates for population, household, and jobs throughout the region. These numbers often exceed local expectations and projections for growth in housing units, because they assume that there will be a 7 percent vacancy rate in each jurisdiction. Since current vacancy rates are 1 percent or less, State HCD's regional housing needs numbers tend to be greater than local housing growth projections.

c. ABAG Methodology

After State HCD gave ABAG its regional housing goals or targets, ABAG convened a Housing Methodology Committee to develop a formula for distributing the regional goal throughout the Bay Area. The formula included projected growth rates for households and jobs in each jurisdiction. Households and jobs had equal 50 percent weighting in determining housing production targets. ABAG's Executive Board approved the allocations on November 16, 2000.

d. Production Targets for San Mateo County

Exhibit 14.41 shows that the production target for 2006 for all of San Mateo County is 16,305. The production target for unincorporated San Mateo County is 1,680. The exhibit lists the targets for each city as well. Exhibit 14.42 illustrates growth potential in the County based on current General Plan buildout estimates. Current General Plans will allow the County to grow by 28,771 households or 11.3 percent after 2000. If the County as a whole reaches its ABAG production targets for 2006, then current General Plans will allow the County to grow by just 12,466 households or 4.6 percent. These numbers show that the County as a whole will be reaching General Plan buildout limits within the next ten to twenty years.

Exhibit 14.43 compares the ABAG 2006 housing production targets with estimated growth potential based on General Plan buildout for each jurisdiction in the County. The exhibit illustrates how close to reaching buildout each jurisdiction will come if they meet ABAG's 2006 housing production targets. For some cities, the ABAG production target exceeds the number of housing units allowed by the General Plan.

e. Production Targets for Unincorporated San Mateo County

ABAG's production target for unincorporated San Mateo County is 1,680. Exhibit 14.44 summarizes the County's analysis of its ability to meet this production target by income category. As shown, the County expects that it

will be able to meet the ABAG target through a combination of approved and pending projects, available sites, and ongoing housing programs as detailed in Exhibits 14.45a and 14.45b.

B. OVERPAYMENT (COST BURDEN)

1. Definition

Overpayment is measured by the ratio of a household's mortgage or rental payment to its gross income. According to State law, a lower income household that pays more than 25 percent of its gross income for housing is living in unaffordable housing and overpaying. Federal law sets 30 percent as the overpaying threshold. If non-lower income households are paying more than 25 or 30 percent, overpaying is not considered a problem, because these households have more choices and discretionary income to pay higher housing costs.

2. Total Households Overpaying

Approximately 63,000 or 27 percent of the County's households pay more than 30 percent of their gross income for housing. Exhibit 14.46 shows that 48,000 of these or 76 percent lie in seven jurisdictions: San Mateo, Daly City, Redwood City, South San Francisco, San Bruno, Pacifica, and San Bruno. Approximately 57,000 or 22 percent of the County's households are lower income households who pay more than 30 percent of their gross income for housing. Of all lower income households, 43 percent overpay for housing.

3. Owner/Renter Households

Of all lower income households, 22 percent are owner households who overpay, 21 percent are renter households who overpay. Of all lower income households who overpay, 51 percent are owners and 49 percent are renters. Exhibits 14.47 through 14.51 provide additional detail on overpayment for housing in San Mateo County.

4. Overpayment in Unincorporated Areas

Appendix D provides additional detail on overpayment in unincorporated areas.

C. OVERCROWDING

1. Definition

Housing units are defined as "overcrowded" when there is more than one person per room. Not counted as rooms are bathrooms, porches, balconies, foyers,

halls, utility rooms, unfinished attics, basements and other spaces used for storage.

2. Total Households Overcrowded

Approximately 31,000 or 12 percent of the County's housing units are overcrowded. Exhibit 14.52 shows that 26,000 of these units, 84 percent, lie in six jurisdictions: Daly City, North Fair Oaks CDP, Redwood City, San Mateo, South San Francisco, and East Palo Alto.

Approximately 29,000 overcrowded housing units lie in cities. This represents 12 percent of total city housing units. Some 1,600 overcrowded housing units lie in the eight unincorporated areas that are Census Designated Places. This represents 7 percent of total housing units in CDP's (Exhibit 14.53).

3. Owner/Renter Households

Thirty-four percent of overcrowded units, 10,346, are owner occupied, while 66 percent of overcrowded units, 20,285, are renter occupied. Seven percent of all owner units are overcrowded, while 21 percent of all renter units are overcrowded. Exhibits 14.54 and 14.55 provide additional detail on overcrowding in San Mateo County.

4. Overcrowding in Unincorporated Areas

Appendix E provides more detail on overcrowding in unincorporated areas.

D. REHABILITATION

1. Definition of a Housing Unit in Need of Rehabilitation

Housing units that have: (1) structurally unsound foundations, floors, walls, stairs, roofs and porches, (2) unsafe mechanical and electrical systems, (3) significant dry rot and termite damage, and/or (4) inadequate kitchen and bathroom facilities.

2. Total Units in Need of Rehabilitation

Approximately 19,000 or 7 percent of the County's housing units need to be rehabilitated with public financial assistance. Many other units need rehabilitation in some way, but they are owned or purchased by middle to upper income households who do not need public financial assistance (Exhibit 14.56).

Exhibits 14.57 and 14.58 illustrate by jurisdiction where these units are. This information was collected from the latest city Housing Elements. An estimate of

\$360 million is needed to rehabilitate 19,000 housing units. To date, only \$18 million has been spent countywide since 1992.

3. Age of Existing Housing Stock

There is a strong correlation between the age of the housing stock and the need for rehabilitation (Exhibit 14.58).

E. SPECIAL HOUSING NEEDS

1. Homeless

a. Existing Needs

The lead agency investigating homeless needs in San Mateo County is the Center on Homelessness, an integral part of the Office of Housing in the County Human Services Agency. The Center on Homelessness partners with a number of non-profit agencies, elected officials, State and local government agencies, housing developers, the business community, homeless and formerly homeless persons, neighborhood associations and others to form the San Mateo County Homeless Continuum of Care Collaborative. Much of the information on the homeless in San Mateo County is provided in the narrative of San Mateo County's 2002 Continuum of Care Homeless Assistance Application prepared by the Office of Housing.

Based on counts conducted by the Center on Homelessness in 1998, Countywide, 4,545 people were homeless during the year. Since 1998, the Center on Homelessness has also conducted two one-night counts annually that have found as few as 494 (Summer 1998) and as many as 1,368 (May 2001) homeless individuals on a given night. These counts are a means to collect demographic data (including social security numbers) from numerous public and private service providers. This datum has been used to compile a database where duplicate records have been removed. This ongoing study concluded that 4,500 to 5,000 homeless persons sought services in a given year.

Of the population of homeless in San Mateo County, there are two mutually exclusive categories: persons belonging to a family group and single persons. Exhibit 14.59 shows the estimated need for each type of shelter/housing (emergency shelter, transitional housing and permanent supportive housing) in the County for individuals and persons in families, along with the current inventory of bed/units and the estimated unmet need. As shown, for both individuals and families, the greatest unmet need is for permanent supportive housing.

Exhibit 14.60 provides further information on the subpopulations of homeless persons and their housing needs. As shown, the key subpopulations of homeless persons in families are chronic substance abusers, victims of domestic violence and the formerly incarcerated. Key subpopulations of individuals are chronic substance abusers, veterans, and the seriously mentally ill. For each subpopulation, the table shows the estimated need, or estimated number of requests for shelter by subpopulation type, versus the actual number of shelter spaces available to that portion of the homeless population. The table shows that in total, for both families and individuals, the subpopulations with the greatest unmet needs are victims of domestic violence (83.3 percent of need unmet) and chronic substance abusers (77.5 percent of need unmet).

b. Housing and Services Available to the Homeless

Fundamental components of the current Continuum of Care System include prevention, outreach and assessment, emergency shelter, transitional housing, permanent affordable housing, permanent supportive housing (housing and case management services), and supportive services (including substance abuse treatment, job training and job acquisition programs, health care, housing location assistance, and budget planning services). The Center on Homelessness and its partners assist individuals in first getting basic services and then transitioning back into the mainstream job and housing markets.

As shown in Exhibit 14.59, currently there are 264 emergency shelter spaces available for individuals and 230 emergency shelter spaces available for persons in families in the County. There are also emergency motel vouchers available, which are distributed by community-based organizations, and a rotating shelter program for families. With regard to transitional housing, Exhibit 14.59 shows that there are 267 spaces available for individuals and 335 spaces for persons in families currently available in the County. The current permanent supportive housing inventory includes 316 spaces for individuals and 57 spaces for persons in families.

c. Plans and Programs

The San Mateo County Continuum of Care Collaborative has established goals and action steps for ending chronic homelessness.

- (1) Goal 1: Intensify outreach to and engagement with chronically homeless individuals.

- (a) Expand mobile outreach services (health vans, mental health outreach and support teams, substance abuse assessment and referral teams).
 - (b) Provide in-service training to County staff and non-profit providers on engagement strategies for hardest-to-serve homeless persons.
 - (c) Expand drop-in services for chronically homeless individuals.
- (2) Goal 2: Expand and enrich emergency shelter and transitional housing for chronically homeless individuals.
- (a) Sustain and enrich year-round shelter system for single homeless men and women.
 - (b) Seek additional funding for VA programs to enrich shelter services for chronically homeless veterans.
 - (c) Use SHP funding to sustain existing units and create new units of transitional housing for homeless single persons with disabilities.
 - (d) Seek new funding sources for additional transitional housing for chronically homeless individuals with serious mental illness and/or substance abuse problems.
- (3) Goal 3: Increase permanent supportive housing options for chronically homeless individuals.
- (a) Apply for SHP funding for new permanent supportive housing for chronically homeless people with mental illness and/or substance abuse issues.
 - (b) Renew existing Shelter + Care units.
 - (c) Apply for additional Aftercare Vouchers for individuals with mental illness and other disabilities.
 - (d) Support specific new supportive housing projects for single homeless persons with disabilities as they move through entitlement process.
- (4) Goal 4: Connect chronically homeless individuals to mainstream services.

- (a) Explore ways to make benefits workers and alcohol and drug services more mobile – such as by out-stationing at emergency shelters, core service agencies and drop-in centers.
 - (b) Expand mobile outreach teams to include benefits workers.
- (5) Goal 5: Prevent chronic homelessness.
 - (a) Educate criminal justice system, County hospital system, and VA hospital on available housing options to reduce discharge of disabled individuals to streets.
 - (b) Expand voucher programs and transitional housing beds for persons being discharged from institutional settings.

The following additional goals and action steps are relevant to addressing the general problem of homelessness in San Mateo County and homelessness among those subpopulations that do not fit HUD's definition of "chronic homelessness."

- (1) Goal 1: Sustain and increase supply of emergency shelter and transitional housing for families and other subpopulations.
 - (a) Sustain and enrich year-round shelter system for homeless families, families fleeing domestic violence, youth leaving foster care, and other homeless subpopulations.
 - (b) Use SHP funding to sustain existing units and create new units of transitional housing for homeless families, families fleeing domestic violence, youth leaving foster care, and other homeless subpopulations.
 - (c) Identify new shelter and transitional housing sites acceptable to the community.
 - (d) Research and secure non-SHP funding sources for new transitional housing for families and other subpopulations.
- (2) Goal 2: Sustain and increase supply of permanent supportive housing for families and other subpopulations. Create 500 new units in five years.
 - (a) Advocate and problem solve to move specific supportive housing projects forward.

- (b) Educate key decision-makers and the community about supportive housing.
 - (c) Create set-asides for housing for individuals with special needs (Housing Trust Fund; inclusionary ordinances).
- (3) Goal 3: Create more permanent affordable housing: 16,000 new units over the next ten years, at least 20 percent of which are affordable to low and very low income families and individuals.
- (a) Educate community about need for affordable housing, including providing tours of successful affordable housing sites.
 - (b) Build community support for specific projects by advocating at local planning and council meetings.
 - (c) Develop a \$10 million Housing Trust Fund.
 - (d) Identify church properties to develop affordable housing.
- (4) Goal 4: Bolster capacity of non-profit organizations to serve homeless individuals and families.
- (a) Provide ongoing in-service trainings, workshops and presentations on best practices in the field of homeless services.
 - (b) Implement new HMIS system, with ability to track services and client outcomes.
- (5) Goal 5: Streamline service delivery through increased inter-agency collaboration.
- (a) Continue identifying ways to streamline service delivery.
 - (b) Identify possibilities for collaboration; make recommendations to full collaborative.
 - (c) Implement new HMIS system.

2. Elderly and Disabled

a. Existing Needs

(1) Elderly

Countywide, there are 88,112 people over age 65, according to the 2000 Census, an increase of 10 percent in the elderly population since 1990 (see Exhibit 14.61). There have been even more dramatic increases in the oldest age cohorts; since 1990, the population 75 and over has increased by 34 percent to 43,343, and the population 85 and over has increased by 50 percent to 11,343.

There are 21,256 elderly householders that live alone, 8 percent of all households in the County. There are 62,327 households with individuals 65 and over, 25 percent of all households in the County.

Countywide, 41,882 or 78 percent of all elderly householders are homeowners, while 11,701 or 22 percent are renters.

Currently, there are 4,348 individuals 65 years and over below the poverty level in the County. This is a 13 percent reduction since 1990, when 5,019 individuals 65 and over were below the poverty level.

The elderly population is large and extremely diverse, with a wide range of housing needs, which differ depending on income, health, and personal life-style preference. As the "frail elderly" population 75 and over increases, the need for new supportive housing and physical adaptations for existing housing units will become more acute. Although seniors who own homes are in a better position than renters to cope with rising housing costs, many may be on fixed incomes and have difficulty keeping up with maintenance costs, utility bills, and other ownership expenses. The housing needs of the elderly may be similar to the housing needs of disabled persons and are described further in the following section.

(2) Disabled

Countywide, there are 107,440 persons with disabilities, approximately 15 percent of the County's total population (Exhibit 14.62). The disabled population of the entire Bay Area is approximately 1.1 million persons, comprising approximately 16 percent of the total population.

The 2000 Census identified six disability categories including sensory, physical, mental, self-care, go-outside-home and employment disabilities (Exhibit 14.63).

Of all persons with disabilities, 57,120 or 53 percent report having one of the above disabilities, while 50,320 or 47 percent report having two or more disabilities.

Of those persons with one disability, 38 percent have an employment disability, 24 percent have a physical disability, 16 percent have a go-outside-home disability, 11 percent have a sensory disability, 10 percent have a mental disability, and 1 percent has a self-care disability.

For a more detailed description of the disabled population in major unincorporated areas, please see Exhibit 14.64.

The disabled population is extremely diverse, which makes it difficult to accurately summarize their housing needs. The type and severity of disability affect housing requirements, and there is considerable overlap between the disabled population and other groups with unmet housing needs, for example, the elderly and lower-income populations. Special housing needs for the elderly and the disabled may be related to:

- Location – the need to live close to medical facilities, transportation, or other services;
- Household Type – the need for a supportive living arrangement including shared housing, group homes or institutional care;
- Physical Design - physical design features which improve accessibility including ramps, handrails, extra-wide doors, etc.

b. Housing and Services Available to the Elderly and the Disabled

The County has been active in supporting projects targeted to special needs populations including the elderly and the disabled.

Specific projects targeted to these special needs populations are described below:

(1) Construction of New Housing/Density Bonuses

Countywide, there are currently 2,449 affordable units available for seniors and 1,048 affordable units available for disabled persons.

Several new senior affordable housing developments are complete, under construction or in the planning stages, including 74 units at San Pedro Commons in unincorporated Daly City, facilitated by the

County's density bonus program; 64 units under construction at Main Street and Arnold Way in Half Moon Bay; and 74 units proposed in Moss Beach. This last development has received all approvals from the County and is currently under consideration by the Coastal Commission.

A new 20-unit affordable housing development for mentally ill adults was recently completed in unincorporated Daly City. To encourage the development of additional housing for the disabled population, the County Mental Health Division is assisting with the acquisition of land in Belmont for a 24-studio apartment complex for adults with mental illness. The County Office of Housing has provided additional funds toward acquisition from a special fund established specifically for this purpose with funds awarded under CHFA's Housing Enabling Loan Partnerships (HELP) Program to the County's revolving land acquisition loan program.

(2) Shared Housing for the Elderly

Opportunities are provided for elderly or disabled individuals to reduce housing expenses by sharing their homes with other seniors needing housing. The County supports a non-profit organization (HIP) which provides free matching services.

(3) Existing Public Housing

The San Mateo County Housing Authority currently owns a housing project for seniors, located in Half Moon Bay. The project contains 60 housing units.

(4) Rehabilitation and Retrofit of Existing Units

The County CDBG Program supports a special rehabilitation program for rental units administered by the Center for Independence of the Disabled (CID). This program is specifically for retrofits to rental units to improve accessibility for tenants with physical disabilities, including seniors.

The County also provides CDBG support to homeowners through three programs that provide simple retrofits in single-family homes. These programs are administered by CID, Senior Coastsiders and North Neighborhood Service Center.

(5) Supportive Housing Subsidies

San Mateo County administers the Shelter + Care Program through the Housing Authority with the Mental Health Association. The Shelter + Care Program provides mental health and other services with Section 8 housing assistance to homeless and at-risk individuals with disabilities, including mental illness, problems with substance abuse, and AIDS/HIV. The Housing Authority's Section 8 Program also serves the elderly.

c. Plans and Programs

In September 1999, the County convened a full-day Supportive Housing Planning meeting facilitated by the Corporation for Supportive Housing, a Bay Area advocacy and technical assistance group. The focus of the meeting was a discussion of the supportive housing issues of special needs populations in San Mateo County. Follow-up meetings were held to refine an action plan to promote supportive housing in the County.

The County Board of Supervisors approved the Supportive Housing Action Plan in Winter 2000. The Plan calls for the creation of 500 new supportive units in five years and promoting the education of key stakeholders and policy-makers on the issues affecting special needs housing. The Supportive Housing Collaborative continues to meet on a regular basis, to advance high quality supportive housing in the County. Their goals are to: (1) educate decision-makers about the major elements of supportive housing; (2) articulate needs to policy-makers; (3) identify effective financing mechanisms; (4) seize funding opportunities; (5) coordinate the integration of housing finance, development, and property management with the service delivery system; and (6) develop mechanisms for information-sharing among property owners, service providers, tenants and funders.

3. Farm Workers

a. Existing Needs

Countywide, 1,603 or 0.4 percent of the employed civilian population age 16 and over work in agriculture and related industries (2000 Census). As shown on Exhibit 14.65, most farm workers currently reside in the rural coastal area which the Census refers to as the "unincorporated remainder" (281 or 18 percent), but a significant number also reside in Daly City (195 or 12 percent), Redwood City (190 or 12 percent), South San Francisco (149 or 9 percent) and Half Moon Bay (132 or 8 percent).

The major agricultural products grown in San Mateo County are greenhouse and field-grown ornamental nursery crops, including cut flowers, as well as, artichokes, Brussels sprouts, mushrooms and pumpkins.

The County's agricultural workforce consists of a relatively small, stable number of workers. Most agricultural operations, for example floriculture, are year round, reducing the need for large numbers of seasonal or harvest workers. Also, the Farm Bureau reports that 80 percent of agricultural operators provide at least some, generally well-maintained housing for their workers. Nevertheless, when the Moonridge Development for farm workers and their families was recently completed south of Half Moon Bay, there were over 800 applications for 160 units. Clearly, there are an insufficient number of affordable rental units to accommodate low-wage workers, including transient workers, whether they are employed in agriculture, the building trades or other non-agricultural industries.

b. Housing and Services Available for Farm Workers

(1) Farm Labor Housing on Farms

In order to encourage agricultural development, County policy allows permanent housing units to be built or mobile homes to be located on farms for farm labor housing. Farm worker housing on individual farms is approved by the County at a rate of about two units per year. Prior to allowing this housing type, the need for the farm labor housing unit(s) must be certified, and a Planned Agricultural District (PAD) Permit or Resource Management District (RM) Permit must be obtained. Because certified farm labor housing units are considered uses accessory to agriculture, they are exempt from the density restrictions of the Zoning Ordinance. Farm labor housing may also be approved off-site provided there are guarantees, usually in the form of deed restrictions, that the unit(s) will be occupied by farm workers in perpetuity. Exhibits 14.66 through 14.69 describe the PAD and RM Districts and farm labor housing permit procedures in more detail. Areas zoned PAD and RM are shown on Exhibit 14.70.

(2) Farm Labor Camps

Farm labor camps which house five or more employees must be licensed and are regulated by the State, with the County's Department of Health Services acting as their agent. There are currently 27 farm labor camps licensed by the County. Most of these camps are located in unincorporated areas, each housing anywhere from 5 to 30 persons, 500 persons total. The County's Health Department conducts annual site inspections and requires that health and safety improvements be made as needed.

(3) Provision of Family Housing for Farm Laborers

LCP Policy 3.25 provides that resources for farm labor housing should be used to expand housing choices and promote a stable, non-itinerant labor force by emphasizing the provision of family housing.

With assistance from the County, the Mid-Peninsula Housing Coalition recently completed a 160-unit family rental housing project on a 40-acre parcel adjacent to the southern boundary of the City of Half Moon Bay. This project is for farm laborers and their families. In addition to housing, an array of services are provided on site including childcare and computer skills training.

As shown in the Land Inventory, there is approximately 20 acres zoned for multi-family development in El Granada, and two remaining designated affordable housing sites in El Granada and North Moss Beach where multi-family and/or farm labor housing could be developed.

c. Plans and Programs

As mentioned, the County's Agricultural Workforce is relatively small, and there is limited need for seasonal workers. Still, affordable rental housing for low-wage workers is needed, particularly in the South Coast.

In addition to continuing existing programs described above, the County continues to explore opportunities for the construction of additional affordable rental and farm labor housing in the Pescadero area, although the town's location in a floodplain and lack of sewer system makes this more of a long-term effort. As a start, the County has allocated \$25,000 in CDBG funds to work with the South Coast Collaborative to identify feasible housing opportunities in this area. Also, County staff from the Planning and Building Division, Housing Division and Health Division have begun to work on a more coordinated approach to code enforcement efforts, which can potentially displace farm and other low-wage workers. Linking property owners with rehabilitation programs and displaced workers with shelter and services is the focus of this effort. The County will also be working with the City of Half Moon Bay to explore increased shelter and services in the coastal area.

Recently, the County has also focused its efforts on sustaining the agricultural industry in the County, which is being threatened by outside economic forces and development pressures. To begin to address these issues, the County recently convened an Agricultural Summit meeting, giving a variety of stakeholders the opportunity to discuss problems and possible solutions. As a result of the summit meeting, efforts are underway

to secure a dependable water supply for farming and to increase marketing/advertising and demand for locally grown products. In a related action, County Planning staff has been asked to develop regulations that would limit homes proposed for coastal farmland to no more than 5,000 sq. ft. Environmentalists are concerned that allowing homes of 10,000 sq. ft. or more, as have recently been proposed, will detract from the rural visual character and may result in the removal of land from agricultural production. They claim that most large estate owners are choosing to build in the area to take advantage of its scenic qualities, not its agricultural potential. The proposal is presently undergoing further study, in part to determine if allowing the construction of very large homes does in fact negatively impact agriculture.

4. Large Families

a. Existing Needs

According to the 2000 Census, there are 33,191 households in the County that can be defined as "large families" (five or more persons). As shown on Exhibit 14.71, the number of large families has increased by 6,390 households or 24 percent since 1990.

Cities with the highest number of large families include Daly City (7,207), South San Francisco (3,669), and San Mateo (3,508). North Fair Oaks has significantly more large family households (1,257) than other unincorporated areas. Those unincorporated areas and cities with the greatest percentage increases since 1990 include Highlands/Baywood Park (93 percent), Colma (59 percent), East Palo Alto (56 percent), and Portola Valley (55 percent).

The number of large family households has increased significantly since 1990, and due to high housing costs and cultural preferences, this trend is likely to continue. Since larger 3- and 4-bedroom affordable rental units are in such short supply, it is likely that many large families are crowded into smaller 2-bedroom units out of necessity. Although the greatest need may be for additional rental units, affordable ownership units suitable for large families are also needed.

b. Housing and Services Available for Large Families

Currently, there are 158 affordable units with three or four bedrooms in the County; another 16 developments with a total of 978 units include at least some 3- and 4-bedroom units. Eleven of those projects include rental units, while five include ownership units. A new public affordable housing development owned by the County Housing Authority was recently completed in unincorporated Daly City, with 15 of 30 units large enough to accommodate large families. Large families are also served through the

Section 8 Program, with 425 certificates currently in use by large families Countywide. Many other existing programs benefit large families, but statistics are not necessarily kept on the size of families served, so it is difficult to provide an exact count.

c. Plans and Programs

As shown on Exhibit 14.72, many of the affordable housing projects (both new construction and acquisition/rehabilitation) in the San Mateo County affordable housing “pipeline” are targeted to families. In addition, the County will continue to support large families through the following housing programs designed to assist families in general, and large families in particular: (1) Section 8; (2) Housing Rehabilitation, and (3) Homeowner-sign, and (4) Inclusionary/Density Bonuses.

5. Single-Parent Households

a. Existing Needs

According to the 2000 Census, there are 16,065 single-parent householders with children in the County, which is 6.3 percent of all households. Cities with the highest number of single-parent households with children include Daly City (2,305), Redwood City (2,185) and San Mateo (2,107) (Exhibit 14.73).

Countywide, the number of single-parent households with children increased by 20 percent since 1990. Cities that experienced a significant percentage increase in single-parent households with children from 1990 to 2000 include Hillsborough (59 percent), Colma (58 percent) and Portola Valley (42 percent).

There are 5,957 families below the poverty level in the County (2000 Census). Of these, 2,325 are single-parent households, comprising 39 percent of all families below the poverty level in the County.

The number of single-parent households with children has increased substantially since 1990, and such families continue to make up a significant proportion of families below poverty level. The task of finding suitable, affordable housing is complicated for low-income single-parent families by the need to coordinate housing location with childcare, education and employment. Additional shared or supportive housing opportunities are needed to meet the special housing needs of this group.

b. Housing and Services Available for Single-Parent Households

There are a limited number of affordable housing units dedicated specifically to single-parent households. However, single-parent households with children are eligible for the 1,937 affordable housing units in the County that are not specifically dedicated for other special needs groups such as the elderly or the disabled. A new 30-unit affordable housing development for families owned by the County Housing Authority was recently completed in unincorporated Daly City. Single-parent families are also served by many other existing housing programs including HIP shared housing, Section 8, housing rehabilitation, and first-time homebuyer programs. Most of these programs do not tally the number of single families served, so it is difficult to provide an exact count.

c. Plans and Programs

As shown on Exhibit 14.72, many of the affordable housing projects (both new construction and acquisition/rehabilitation) in the San Mateo County affordable housing "pipeline" are targeted to families. In addition, the County will continue to support single-parent families through the housing programs listed in the previous section. Childcare is a critical need for single-parent families, and the County has renewed its efforts to support existing and develop additional childcare capacity in the County. Specifically, the County and the San Mateo Childcare Coordinating Council recently commissioned a Childcare and Housing Linkage Research Study. The purpose of the study is to examine ways to increase the provision of childcare in the County by linking childcare both to residential development and to local policies that affect residential land use. The study, which will be completed in June 2003, will serve as a guide for local governments to help shape public policy around childcare and housing.

6. Race/Ethnicity

a. Existing Needs

As shown on Exhibit 14.5, San Mateo County's population is becoming extremely diverse, with the Hispanic or Latino and Asian populations more than doubling since 1980, while the White and Black or African American populations have been decreasing. Although it is often difficult to document, minority households may experience housing discrimination. Also, the housing needs of minority groups have historically been disproportionately greater than those of Whites. However, the latter does not appear to be the case in San Mateo County, based on data from the 2000 Census. As shown on Exhibit 14.51, the percentage of renter households that pay more than 35 percent of their income for rent is virtually identical for each racial category. The same is true for owner households as shown on

Exhibit 14.50; about the same percentage of each racial group faces a cost burden of more than 35 percent of income spent for housing. With regard to overcrowding, when compared to Whites, a significantly higher proportion of Hispanic or Latino and Asian households are overcrowded (see Exhibit 14.55).

b. Housing and Services Available to Minority Groups

The expansion of housing opportunities for minority groups hinges on increasing the supply of affordable housing in general throughout the County, as well as enforcing laws barring discriminatory practices. Using CDBG funds, the County contracts with both Mid-Peninsula Citizens for Fair Housing (MCFH) and Project Sentinel to enforce the laws against housing discrimination. MCFH handles fair housing enforcement in Redwood City and areas south, and Project Sentinel handles complaints north of Redwood City to the County's northern boundary, including the Coastsides. Both organizations engage in testing compliance with fair housing laws, investigating complaints of racial discrimination, and providing educational and outreach activities to make local officials and housing professionals aware of responsibilities and legal remedies available under Federal and State laws.

c. Plans and Programs

In 1995, the County and the four entitlement cities of Daly City, South San Francisco, San Mateo and Redwood City sponsored the preparation of a fair housing impediments analysis and action plan (AI). The plan was prepared by the County's two fair housing organizations, MCFH and Project Sentinel, and was subsequently incorporated into the County's present Consolidated Plan. An update of the AI is currently underway. Some of the key strategies proposed by the existing plan are listed below:

- (1) Continue to support MCFH and Project Sentinel in their efforts to improve information coordination and dissemination about fair housing issues.
- (2) Expand the scope of fair housing choice actions to include special needs populations beyond the legally protected classes.
- (3) Host education and outreach training workshops for human service providers/local government agencies/local property managers in the County, with focus on issues related to discrimination, housing habitability, and market forces affecting fair housing choice.
- (4) Review the housing development options allowed by land use policies for their effectiveness to affirmatively further fair housing.

Since the AI Plan was adopted, the County assisted in the development of the Tenant/Landlord Information and Referral Collaborative. The Collaborative has developed a user-friendly website and hired a coordinator to facilitate the dispersal of information on tenant/landlord issues and obligations, including fair housing. The County also continues to support both MCFH and Project Sentinel with CDBG funding.

F. AT-RISK HOUSING UNITS

1. Introduction

California Government Code Section 65583 requires jurisdictions to assess the potential for low-income housing projects to convert to non-low income housing and to estimate both the cost of producing new low-income units to replace those that could be converted and the cost to preserve the existing stock of low-income units.

As part of this analysis, the State requires that each jurisdiction prepare an inventory of multi-family rental housing complexes that (1) receive government assistance under any of the programs listed below, and (2) are eligible to convert from affordable housing to market-rate housing within the next two 5-year planning periods under the Housing Element (2000-2010).

2. Existing Programs

Presently, in San Mateo County, multi-family rental housing complexes receive or may receive assistance under the following programs:

Federal programs:

- a. HUD Section 8, including project-based programs and rent supplements
- b. HUD Section 221(d)(3) BMIR Mortgage Insurance
- c. HUD Section 236 Interest Reduction
- d. HUD Section 202 Direct Loans for Elderly or Handicapped
- e. HUD Section 213 Cooperative Housing Insurance
- f. IRS Section 42 (Tax Credit Projects)
- g. HUD Title II (ELIHPA)
- h. HUD Title IV (LIHPRHA)

- i. Rural Housing Services (formerly FmHA) 515 Rural Rental Housing Loans
- j. CDBG Programs

State mortgage revenue bond programs:

- a. California Department of Housing and Community Development (HCD)
- b. California Debt Limit Allocation Committee (CDLAC)
- c. Tax Credit Allocation Committee (TCAC)
- d. California Housing Finance Agency (CHFA)

Local programs:

- a. Inclusionary Housing Programs
- b. Density Bonuses

3. Inventory of At-Risk Units

The inventory of assisted housing developments that are prepayment eligible or have expiring Section 8 contracts is presented in Exhibit 14.53. As shown, there are a total of two low-income projects, totaling 28 units, in the unincorporated area of San Mateo County. Neither of these projects will lose their HUD Section 8 subsidies before the year 2010, and therefore are not considered at-risk at this time. Therefore, San Mateo County has not conducted an assessment of the conversion risk or estimated and analyzed the costs of replacement versus preservation for units at-risk in the current 5-year period. Other assisted housing developments listed on the exhibit are located within individual cities, which are required to conduct separate assessments of at-risk units. The County has, and will continue to assist cities in the County to preserve units at-risk within cities.

4. Resources for Preservation

a. Public and Non-Profit Agencies

The State Housing and Community Development Department (HCD) maintains a list of organizations, including non-profit housing developers, who would like first right of refusal on any upcoming sale of federally-subsidized at-risk rental units in order to keep the units affordable. This list was last updated by HCD in August of 2001. Entities interested in participating in the State's First Right of Refusal Program in San Mateo County include: Affordable Housing Foundation, BRIDGE Housing Corporation, Christian Church Homes of Northern California, Community Home Builders

and Associates, Foundation for Affordable Housing, Housing Corporation of America, Mid-Peninsula Housing Coalition, Palo Alto Housing Corporation, and The Lesley.

The Office of Housing in the County's Human Services Agency administers federally funded projects in the unincorporated area of the County and would contact local and regional private, non-profit housing organizations under this program if a need arose in the future.

b. Public Financing and Subsidies

Typically, the high cost of purchasing existing or developing new multi-family housing leads agencies and members of the development community to seek funding for preservation and/or replacement of at-risk units from multiple sources. The following funding sources have been identified for use in purchasing at-risk units in San Mateo County. Because new funding sources may become available in the future, the list below should not be viewed as comprehensive.

(1) Federal Programs

- (a) Community Development Block Grant (CDBG) Funds.
- (b) HOME Funds.
- (c) Other HUD Funds.
- (d) Assisted Mortgage Programs (Section 236, Section 221(d)(3), Section 202, Section 811).
- (e) Farmer's Home Administration (FmHA – now Rural Development) Section 515 (direct mortgage) Program and project-based rental assistance program.

Many projects that receive funding from the assisted-mortgage programs and the farmer's program also receive project-based Section 8 funding. Project-based Section 8 contracts began to expire in 1997. These expiring contracts can be renewed for varying lengths of time, but the renewals are subject to annual funds appropriations by Congress.

- (f) Title II (ELIHPA) – program existed between 1988 and 1991. When program ended, projects were required to extend the low-income use for a period of 20 years. Many of these projects are now coming back to be restructured, as they have as little as a 7- or 8-year affordability guarantee remaining.

- (g) Title VI (LIHPRHA) – also defunct program. Projects were required to extend low-income use for a period of 50 years.

(2) State Programs

- (a) The California Debt Limit Allocation Committee (CDLAC) issues tax-exempt housing revenue bonds for multi-family rental housing developments.
- (b) The Tax Credit Allocation Committee (TCAC) administers two low-income housing tax credit programs:
 - 1) Federal, 10-year program, under IRS Section 42; and,
 - 2) State, 4-year program, under Chapter 1138.

The 4-year State program supplements the federal program. The project must have previously received, or be currently receiving a federal allocation. Projects not located in a high-cost area that are using HOME Funds are given State funding priority. However, State credits are available for acquisition costs when already assisted projects are at-risk of conversion to market rate units.

The State Department of Housing and Community Development (HCD) offers long-term, deferred payment loans through their Multi-Family Housing Program (MHP) through the issuance of Notices of Funding Availability (NOFAs) process. MHP funds can be used to assist in new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households. HCD also administers over twenty (20) other loan and grant programs. The HCD Clearinghouse provides a “master list” of over 200 federal, State, and local funding sources that is searchable.

(3) Local Programs

The County Board of Supervisors has taken steps toward the formation of a Housing Endowment Fund for the County. A study identifying potential funding sources has been completed, and a Housing Endowment Committee has been set up. The Committee is a collaborative charged with developing a governance structure and fund-raising plan for the fund. Once established, local funds may be available to help preserve at-risk units, although no definitive decisions on the use of the funds have been made at this time.

G. ENERGY CONSERVATION

Government Code Section 65583(a)(7) requires an analysis of energy conservation opportunities related to residential development. As described in the Housing Constraints Section, energy costs have become a much more significant component of residential occupancy costs in recent years. Energy conservation efforts can help keep housing costs down, and buildings designed to be more energy efficient will also be more affordable in the long run. To this end, the County has adopted and implemented the following programs:

1. Promotion of infill development and high-density development near transit corridors through General Plan Policies, Area Plans and Zoning Regulations.
2. Encouragement of residential subdivision and building design to take advantage of natural heating and cooling opportunities, through provisions in the Subdivision Regulations and Residential Design Review Standards.
3. Adoption of a Sustainable Building Policy that requires future County buildings to be built to Leadership in Energy and Environmental Design (LEED) standards, as developed by the U.S. Green Building Council. In compliance with this policy, construction was completed in 2002 on a new Forensics Lab and Coroner's Office that incorporates many green building features and serves as a model for other public buildings. To further promote green building practices throughout the County, the County's RecycleWorks Division has posted extensive information on this topic on their website, hosted a "brown-bag" lecture series for builders, and, along with the San Mateo County Chapter of the American Institute of Architects, established a Green Building Awards Program.
4. Enforcement of State Building Energy Efficiency Standards as part of the building permit review process.
5. Adoption of a Construction and Demolition Debris Ordinance requiring contractors to submit a "Waste Management Plan" as part of the building or demolition permit application process.
6. Promotion of energy conservation measures and lead-based paint hazard reduction as a part of the County's Housing Rehabilitation Program.
7. Support for utility bill payment assistance and weatherization/insulation programs for low-income households administered by community service agencies and PG&E.

EXHIBIT 14.38

**HOUSING NEED BASED ON AFFORDABILITY
OWNERSHIP UNITS
SAN MATEO COUNTY
1995-2010**

Scenario 1: Accelerated Housing Production²

Income Group ¹	Ownership Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	0	0
\$24,551 to \$42,950	25	928	(903)
\$42,951 to \$61,350	2,939	2,629	310
\$61,351 to \$92,050	8,874	6,591	2,283
\$92,051 to \$122,750	5,440	4,066	1,374
\$122,751 to \$184,100	1,060	2,698	(1,638)
\$184,101 and more	1,251	1,646	(395)
Total	19,589	18,558	1,031

Scenario 2: ABAG Projected Housing Production³

Income Group ¹	Ownership Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	0	0
\$24,551 to \$42,950	53	928	(875)
\$42,951 to \$61,350	1,211	2,629	(1,418)
\$61,351 to \$92,050	5,704	6,591	(887)
\$92,051 to \$122,750	2,968	4,066	(1,098)
\$122,751 to \$184,100	3,636	2,698	938
\$184,101 and more	822	1,646	(824)
Total	14,394	18,558	(4,164)

¹ 1996 Dollars

² Assumes Production of all housing units allowed by all General Plans by 2010

³ Production based on ABAG 1996 Projections

Sources: 1990 US Census; ABAG 1996 Projections; San Mateo County; Economic and Planning Systems, Inc.

EXHIBIT 14.39

HOUSING NEED BASED ON AFFORDABILITY RENTAL UNITS SAN MATEO COUNTY 1995-2010

Scenario 1: Accelerated Housing Production²

Income Group ¹	Rental Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	8,651	(8,651)
\$24,551 to \$42,950	931	8,350	(7,419)
\$42,951 to \$61,350	6,178	6,134	44
\$61,351 to \$92,050	3,823	3,549	274
\$92,051 to \$122,750	655	1,017	(362)
\$122,751 to \$184,100	1	476	(475)
\$184,101 and more	6	87	(81)
Total	11,594	28,263	(16,669)

Scenario 2: ABAG Projected Housing Production³

Income Group ¹	Rental Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	2	8,651	(8,649)
\$24,551 to \$42,950	477	8,350	(7,873)
\$42,951 to \$61,350	2,825	6,134	(3,309)
\$61,351 to \$92,050	3,071	3,549	(478)
\$92,051 to \$122,750	742	1,017	(275)
\$122,751 to \$184,100	642	476	166
\$184,101 and more	43	87	(44)
Total	7,802	28,263	(20,461)

¹ 1996 Dollars

² Assumes Production of all housing units allowed by all General Plans by 2010

³ Production based on ABAG 1996 Projections

Sources: 1990 US Census; ABAG 1996 Projections; San Mateo County; Economic and Planning Systems, Inc.

EXHIBIT 14.40a

**HOUSING NEED BASED ON AFFORDABILITY
ALL UNITS
SAN MATEO COUNTY
1995-2010**

Scenario 1: Accelerated Housing Production²

Income Group¹	All Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	8,651	(8,651)
\$24,551 to \$42,950	956	9,277	(8,321)
\$42,951 to \$61,350	9,117	8,763	354
\$61,351 to \$92,050	12,697	10,141	2,556
\$92,051 to \$122,750	6,095	5,083	1,012
\$122,751 to \$184,100	1,061	3,174	(2,113)
\$184,101 and more	1,257	1,732	(475)
Total	31,183	46,821	(15,638)

Scenario 2: ABAG Projected Housing Production³

Income Group¹	All Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	2	8,651	(8,649)
\$24,551 to \$42,950	530	9,277	(8,747)
\$42,951 to \$61,350	4,036	8,763	(4,727)
\$61,351 to \$92,050	8,775	10,141	(1,366)
\$92,051 to \$122,750	3,710	5,083	(1,373)
\$122,751 to \$184,100	4,278	3,174	1,104
\$184,101 and more	865	1,732	(867)
Total	22,196	46,821	(24,625)

¹ 1996 Dollars

² Assumes Production of all housing units allowed by all General Plans by 2010

³ Production based on ABAG 1996 Projections

Sources: 1990 US Census; ABAG 1996 Projections; San Mateo County; Economic and Planning Systems, Inc.

Housing Element

San Mateo County 2010 - Housing Units Projected Housing Shortages

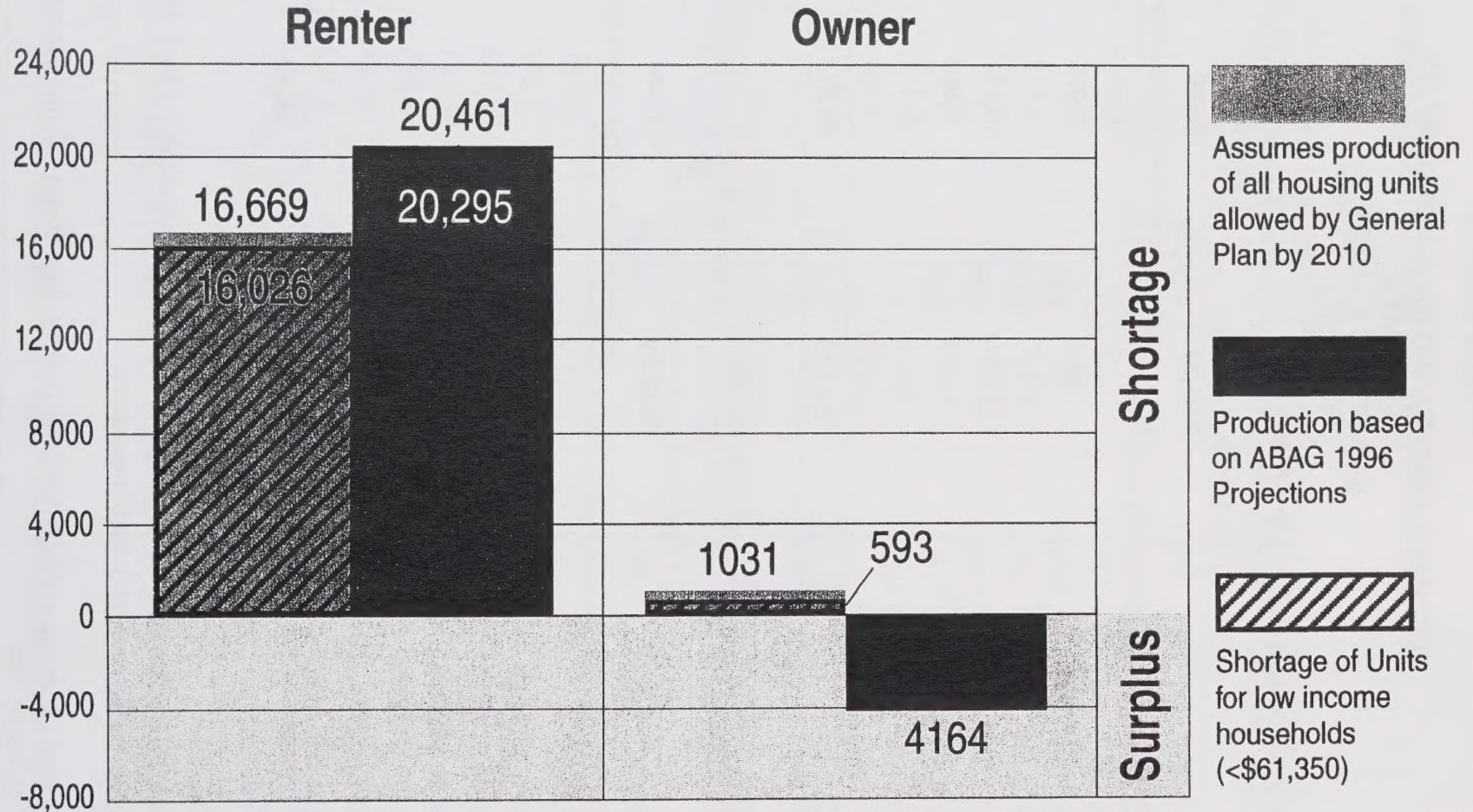


EXHIBIT 14.40b

EXHIBIT 14.41

**ABAG REGIONAL HOUSING NEEDS DETERMINATION ALLOCATION BY JURISDICTION
1999-2006
HOUSING UNITS**

	Total	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Yearly Average
ATHERTON	166	22	10	27	107	22
BELMONT	317	57	30	80	150	42
BRISBANE	426	107	43	112	164	57
BURLINGAME	565	110	56	157	242	75
COLMA	74	17	8	21	28	10
DALY CITY	1,391	282	139	392	578	185
EAST PALO ALTO	1,282	358	148	349	427	171
FOSTER CITY	690	96	53	166	375	92
HALF MOON BAY	458	86	42	104	226	61
HILLSBOROUGH	84	11	5	14	54	11
MENLO PARK	982	184	90	245	463	131
MILLBRAE	343	67	32	90	154	46
PACIFICA	666	120	60	181	305	89
PORTOLA VALLEY	82	13	5	13	51	11
REDWOOD CITY	2,544	534	256	660	1,094	339
SAN BRUNO	378	72	39	110	157	50
SAN CARLOS	368	65	32	89	182	49
SAN MATEO	2,437	479	239	673	1,046	325
SOUTH SAN FRANCISCO	1,331	277	131	360	563	177
WOODSIDE	41	5	3	8	25	5
SAN MATEO UNINCORPORATED	1,680	252	146	454	828	224
SAN MATEO COUNTY TOTAL	16,305	3,214	1,567	4,305	7,219	2,174

United States
Census
2000

Comparison of ABAG Growth Projections & General Plan Buildout

San Mateo County

San Mateo County 2001
Households

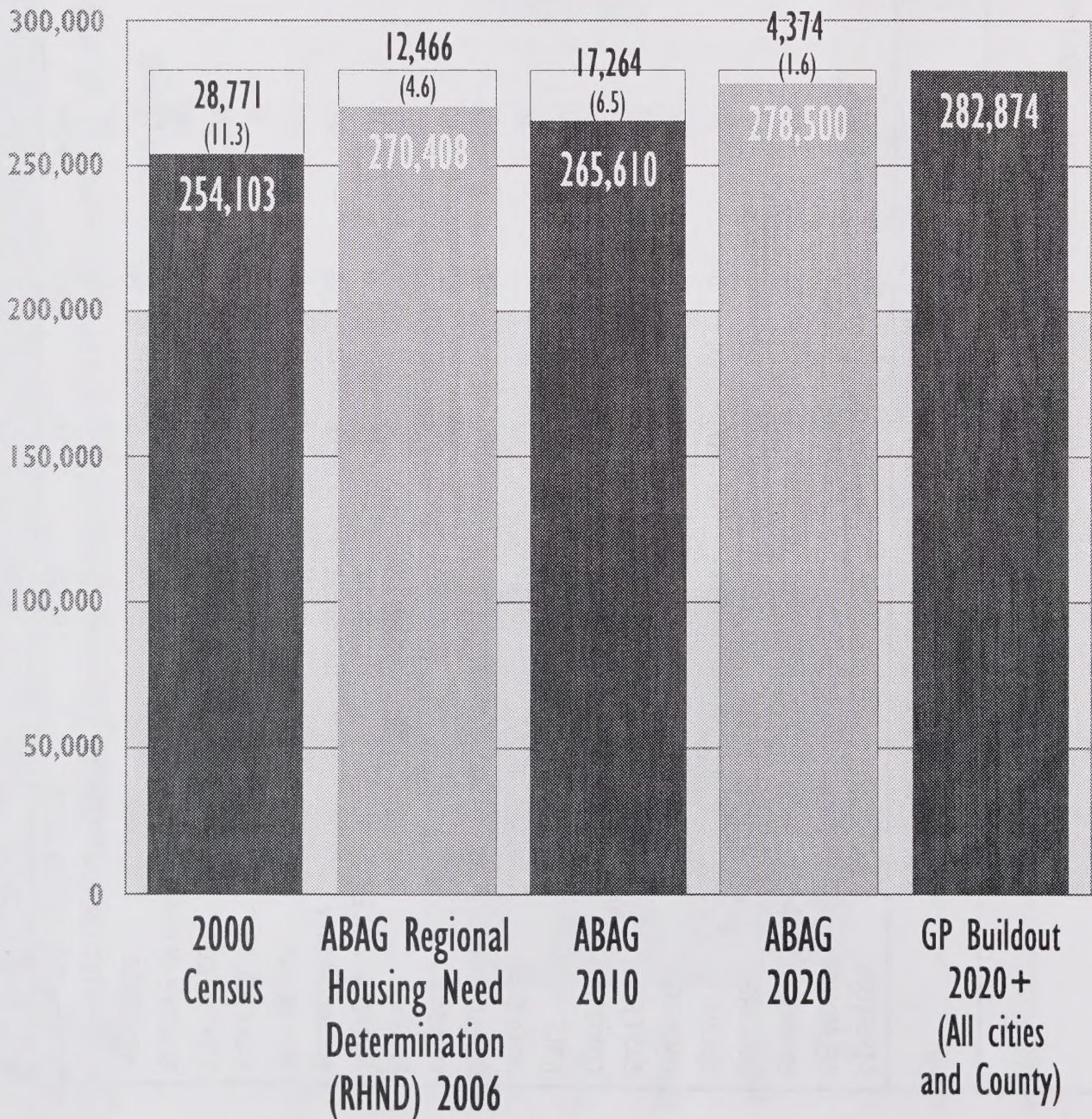


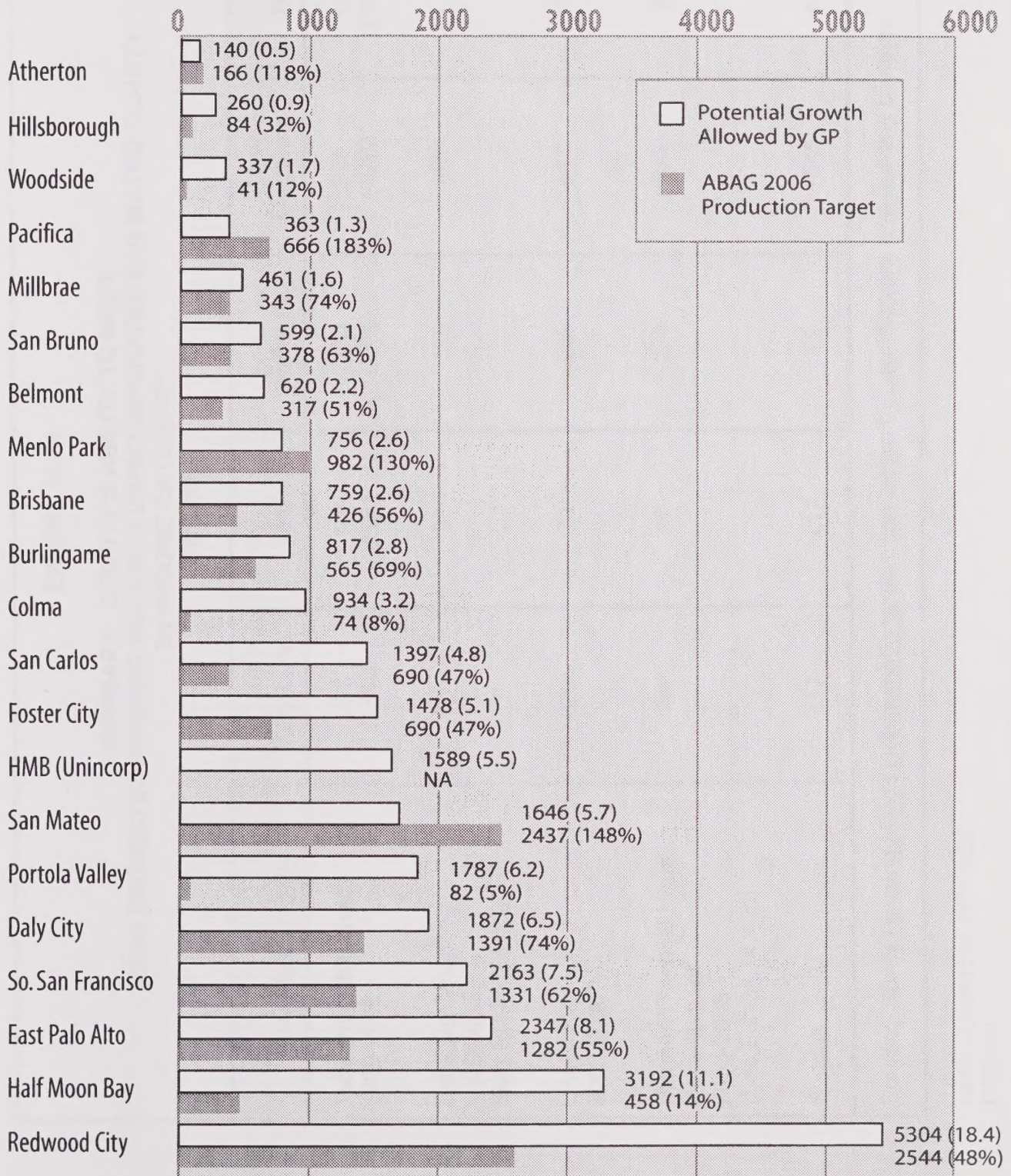
EXHIBIT 14.43

United States
Census
2000

Growth Potential Difference Between General Plan Buildout and ABAG 2006 Production Target

San Mateo County

San Mateo County Households



Census2000 7-23-01.cdr rev ss 12/3/01

EXHIBIT 14.44

**SUMMARY: COUNTY'S ABILITY TO MEET
ABAG PROJECTED HOUSING NEED FOR UNINCORPORATED SAN MATEO COUNTY
BY INCOME CATEGORY
1999-2006**

Income Category	Very Low	Low	Moderate	Above Moderate	Total
Total Projected Need 1999-2006	252 (15%)	146 (9%)	454 (27%)	828 (49%)	1,680 (100%)
Units Constructed 1999-2002 (See Exhibit 14.45b)	231	67	185	869	1,352
Unmet Need 2003-2006	21	79	269	+41	328
Planned/Potential Housing Development 2003-2006 (See Exhibit 14.45b)	38	96	274	505	913
Surplus	+17	+17	+5	+546	+585

Source: ABAG Housing Needs Determinations, and San Mateo County Planning and Building Division.

EXHIBIT 14.45a

**HOUSING UNITS CONSTRUCTED BY INCOME CATEGORY
UNINCORPORATED SAN MATEO COUNTY
1999-2002**

	Very Low	Low	Moderate	Above Moderate	Total
1. Moonridge Farm Labor Housing	160				160
2. San Pedro Commons Senior Apartments	37	37			74
3. El Camino Village Family Apartments		30			30
4. Colma BART Apartments	31		122		153
5. Bonus Rural Affordable Units			0		0
6. Farm Labor Housing (on farms)	3				3
7. Second Units			35		35
8. Multi-Family Housing Units			28		28
9. Single-Family Homes				869	869
TOTAL	231	67	185	869	1,352

Note: See notes for further detail about each project, site or program.

NOTES FOR EXHIBIT 14.45a
HOUSING UNITS CONSTRUCTED BY INCOME CATEGORY
1999-2002

Note: "Constructed" is defined to include all units for which a building permit has been issued or finalized.

1. Moonridge Farm Labor Housing – 160 units for farm laborers and families located on Miramontes Point Road just south of Half Moon Bay. Project complete and occupied. Owned by Midpeninsula Housing Coalition (non-profit). Restricted to households earning up to 50% of median income.
2. San Pedro Commons Senior Apartments – 74 units located on San Pedro Road in unincorporated Daly City near the Colma BART Station. Project complete and occupied. Owned by Midpeninsula Housing Coalition. Restricted to households earning up to 60% of median income.
3. El Camino Village – 30 units for families located on El Camino Real in unincorporated Daly City near the Colma BART Station. Project complete and occupied. Owned by the Housing Authority of San Mateo County. Restricted to households earning up to 80% of median income.
4. Colma BART Apartments – 153-unit, high-density apartment development currently under construction on 2.1-acre site on El Camino Real adjacent to the Colma BART Station. Includes 31 units restricted to households earning up to 50% of median income, with 122 market-rate apartments which, according to the project sponsor, will be affordable to moderate-income households earning up to 120% of median income. Owned by JSM Enterprises (for-profit developer).
5. Bonus Rural Affordable Units – No building permits issued or finalized from 1999 to 2002. Rentals are restricted to households earning up to 100% of median income.
6. Farm Labor Housing Units (on farms) – 3 units located in the unincorporated South Coast, restricted to occupancy by farm laborers. The assumption that farm labor housing units provided on farms are available at levels affordable to very low-income households is based on salary/wage data from the State Employment Development Department, as shown below:

Occupation	2001 Employment Estimate	2002 Mean Annual Wage
Farmworkers and Laborers, Crop, Nursery, Greenhouse	250	\$26,248
Farmworkers, Farm and Ranch Hands	170	\$24,241
Farming, Fishing, Forestry – All Other	130	\$22,444

The 2002 maximum income limit for a very low-income (up to 50% of median income) single-person household was \$35,650. Clearly, farmworkers earn much less than this maximum income limit. Hence, it is reasonable to assume that housing units provided for and occupied by farm laborers help to meet the need for very low-income units. In addition, the County has procedures in place to ensure that units authorized as farm labor housing are occupied by farmworkers. Farm labor housing permits are reviewed annually by Planning staff, and the owner/applicant is required to submit copies of payroll receipts and income statements for the farm operation that employs the occupants.

7. Second Units – 32 units located throughout the unincorporated areas. The County does not require second units to be income restricted, as it has the potential to discourage second unit development and the monitoring required to enforce the restrictions would place an unmanageable administrative burden on limited staff resources. However, the County is confident in its estimate that second units are generally affordable to moderate-income households. The 2002 maximum income limit for a moderate-income (up to 120% of median income) 2-person household was \$82,650, with a maximum affordable monthly rent payment of \$1,937 at 30% of income. The June 2002 average apartment rent in the County for a 1-bedroom unit was \$1,325, and \$1,594 for a 2-bedroom unit according to RealFACTS (see attached charts). Due to their relatively small size, it is reasonable to assume that second units are available at average rents, and as such are easily affordable to moderate-income households who can afford to pay up to \$1,937 per month. Undoubtedly, there are second units available at much higher than average rents in more affluent areas (e.g. Emerald Lake Hills, Skyline); however, in less affluent areas (e.g. North Fair Oaks, Colma) rents lower than the averages cited above are likely charged for second units. On balance then, it is reasonable to assume that second units in unincorporated areas are affordable to moderate-income households.
8. Multi-family Housing Units – 28 units, with 8 units located in North Fair Oaks and 20 units located in the Midcoast. All of these are new rental units available at rent levels affordable to moderate-income households. This conclusion is based on 2002 average rents (see attached chart) conversations with builders and real estate agents involved in these projects and experienced in the North Fair Oaks and Midcoast communities, as well as surveys of apartments advertised for rent in the Redwood City Tribune and Half Moon Bay Review. These sources report rents for new rental units are approximately \$1,600 – \$1,700 per month for 1-bedroom units, \$2,200 – \$2,300 per month for 2-bedroom units. As shown on the attached chart, a conservative estimate is that these rents are affordable to moderate-income households.
9. Single-family Homes – 869 units permitted or finalized from 1999 to 2002. Includes approximately 40 manufactured homes. Typically, these are for-sale units that are available at prices affordable only to above moderate-income households, as the median single-family home price in the County is about \$600,000.

EXHIBIT 14.45b

PLANNED/POTENTIAL HOUSING DEVELOPMENT BY INCOME CATEGORY
UNINCORPORATED SAN MATEO COUNTY
2003-2006

	Very Low	Low	Moderate	Above Moderate	Total
1. Moss Beach Highlands/South Moss Beach Designated Site (Potential)		73		55	128
2. Bonus Affordable Units (rural) (Planned)			5		5
3. Farm Labor Housing (on farms) (Planned)	13				13
4. Second Units (Planned)			41		41
5. Other Vacant Multiple Family (Planned)			34		34
6. Other Vacant/Single Family (Planned/Potential)				450	450
7. Colma/Redevelopment (Potential)					
Meadowbrook	13	12	102		127
A Street/ECR	12	11	92		115
TOTAL	38	96	274	505	913

Note: See notes for further detail about each project, site or program.

NOTES FOR EXHIBIT 14.45b

PLANNED/POTENTIAL HOUSING DEVELOPMENT BY INCOME CATEGORY

Note: “Planned” is defined to include units for which a planning permit is approved or pending, or a building permit is pending. “Potential” is defined as a site or program where all supporting policies, zoning and infrastructure are in place such that construction is possible by 2006.

1. South Moss Beach Designated Affordable Housing Site (Potential) – The Moss Beach Highlands Project planned for the 12.5-acre South Moss Beach Designated Affordable Housing Site included 73 affordable senior apartments and 55 single-family homes. The County granted all approvals required for the project, and water connections were purchased. However, in May 2004, the County withdrew an LCP amendment for the project (including rezoning to PUD) from consideration by the Coastal Commission based on opposition by Coastal Commission staff and apparent lack of support for the amendment by the Coastal Commission. The applicant is currently working on revisions to the project to improve its chances of winning Coastal Commission approval. Based on the extensive work done to date for this site, it is conceivable that a new project that does not require rezoning could obtain the necessary approvals and commence construction by 2006. The site is currently zoned for a maximum of 217 units, but the density at which the project was previously approved (128 units) is a more realistic maximum, as shown in Table 14.30b. As shown in the Land Inventory, two additional sites in the Midcoast (17 acres total, maximum 17.4 dwelling units/acre) have been designated for affordable housing development. However, due to infrastructure constraints (primarily lack of water), development of the North Moss Beach site in particular is not likely by 2006.
2. Bonus Affordable Units (rural) (Planned) – the LCP allows for the development of 120 bonus density credits to be used for affordable housing in rural areas of the Coastal Zone. These units are required to be affordable to low to moderate-income households, and have historically been developed at a rate of 0.5 units per year. Currently, there are planning or building permits pending for five units.
3. Farm Labor Housing (on farms) (Planned) – in addition to farm labor camps and the 160-unit Moonridge farm worker housing development, the County allows the development of farm labor housing units on individual farms. Based on the relatively low salaries of farm workers, these units are assumed to be available at rents affordable to very low-income households. Individual farm labor housing units have historically been developed at the rate of two units per year. Currently, there are planning or building permits pending for 13 units.

4. Second Units (Planned) – second units are developed throughout the unincorporated area at the rate of about 20 units per year. Although there are undoubtedly exceptions in more affluent areas, it is reasonable to assume that most of these relatively small units are available at rents affordable to moderate-income households. Currently, planning or building permits are pending for 41 units.
5. Other Vacant Multiple-Family (Planned) – these are small multiple-family apartment projects (34 units total) for which planning permits are approved or pending, or building permits are pending. The projects are located in El Granada and North Fair Oaks. All are rental projects that are expected to be available for rent to moderate-income households, based on conversations with project sponsors, local realtors and surveys of advertised rents in local papers. Another much larger project (26 single-family homes and 40 condominiums), Highland Estates in Highlands/Baywood Park, also has a planning permit application pending, but is not included on Exhibit 14.30, because it has been stalled. The project developer had been working with the homeowners' association to resolve outstanding issues, but the project will not likely move forward soon. In addition to these specific projects, as shown in the Land Inventory, there are approximately 94 acres of vacant or underutilized land with multiple-family residential development potential in various unincorporated areas including Broadmoor, North Fair Oaks, the Sequoia Tract, and the Midcoast.
6. Other Vacant/Single-Family (Planned and Potential) – most of the development in the unincorporated area consists of market rate single-family homes on existing vacant lots. New homes for sale in the County are typically available at prices affordable only to above moderate-income households. Building permits for these projects have historically been issued at the average rate of 150 building permits per year. At any one time, about 200 units are “planned” or in the “pipeline” with planning and/or building permits pending. Included in this total are three larger single-family residential projects with pending planning permit applications; two projects in Palomar Park (one 13 lots on 7.5 acres, one 5 lots on 2.7 acres) and one project in Highlands/Baywood Park (25 lots on 13.9 acres).
7. Colma/Redevelopment (Planned) – these two sites are zoned for high-density residential development (maximum 55 dwelling units/acre), are currently underutilized and are being considered for private redevelopment. Staff is currently working with two for-profit developers who are considering redevelopment of these sites. The Meadowbrook site is 2.3 acres and is currently occupied by a trailer park, while the A Street/El Camino Real Site is 2.1 acres and is occupied by an older motel and an auto shop. Both are located within the Colma BART Station Area Plan area, which is covered by a Master EIR and an inclusionary program requiring 20 percent very low and low-income units. Both sites are in an urban area where all services and infrastructure are available, redevelopment is currently ongoing and the real estate market is active. With regard to the realistic density of future development on these sites, since 1994, two developments in the

area have used the density bonus program to achieve actual density of 62 dwelling units/acre and 73 dwelling units/acre. As such, 55 units/acre is realistic for the area. Both sites have the potential to be redeveloped by 2006, since the Master EIR shortens permit processing time to six to nine months for both planning (design review only) and building permits. Since the Area Plan sets specific design standards, design review is administrative, with no public hearing required. Finally, the County will assist with preparation of the mobile home conversion impact report required for the Meadowbrook site, and may be able to assist with relocation if necessary through placement in nearby County Housing Authority projects (Midway Village and El Camino Village, both in Daly City/Colma). In addition to these sites, within the BART Station Area Plan area, there are approximately 3.5 acres of underutilized land zoned for high-density residential development (maximum 55 dwelling units/acre) and 3.5 acres zoned for medium high-density residential development (maximum 17.4 dwelling unit/acre), which could be developed.

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Cost Burden (Overpayment) Key Statistics

San Mateo County
2000

- ❖ **63,000** or **27%** of the County's households are overpaying for housing.
- ❖ **48,000** of these or **76%** lie in **7** jurisdictions.

San Mateo	10347	16%
Daly City	9147	15%
Redwood City	8657	14%
South San Francisco	7640	12%
San Bruno	4560	7%
Pacifica	4295	7%
Menlo Park	3630	6%

- ❖ Of all overpaying households **54%** are owners and **46%** are renters.
- ❖ **25%** of all owner households overpay.
- ❖ **30%** of all renter households overpay.

The following table shows the results of the survey conducted in 1987-1988. The data is presented in a table format with columns for the year, the number of respondents, and the percentage of respondents who answered 'Yes' to the question 'Do you have a car?'. The data is as follows:

Year	Number of Respondents	Percentage of 'Yes' Answers
1987	100	75%
1988	100	75%

As can be seen from the table, the percentage of respondents who answered 'Yes' to the question 'Do you have a car?' was 75% in both 1987 and 1988.

The following table shows the results of the survey conducted in 1987-1988.

1987	100	75%
1988	100	75%

The following table shows the results of the survey conducted in 1987-1988.

25% of all respondents answered 'Yes' to the question 'Do you have a car?'.

25% of all respondents answered 'Yes' to the question 'Do you have a car?'.

EXHIBIT 14.47

COST BURDEN OF OWNER HOUSEHOLDS¹
SAN MATEO COUNTY
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	799 (0.12) (0.09)	758 (0.11) (0.10)	3,100 (0.46) (0.25)	2,155 (0.32) (0.37)	6,812 (1.00) (0.20)
35+%	8,077 (0.29) (0.91)	6,649 (0.27) (0.90)	9,311 (0.34) (0.75)	3,603 (0.13) (0.63)	27,640 (1.00) (0.80)
Total	8,876 (0.26) (1.00)	7,407 (0.21) (1.00)	12,411 (0.36) (1.00)	5,758 (0.17) (1.00)	34,452 (1.00) (1.00)
¹ Household of four.					

EXHIBIT 14.48

COST BURDEN OF RENTER HOUSEHOLDS¹
SAN MATEO COUNTY
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	1,682 (0.20) (0.16)	3,569 (0.42) (0.29)	2,709 (0.32) (0.53)	588 (0.07) (0.55)	8,548 (1.00) (0.30)
35+%	8,564 (0.42) (0.84)	8,910 (0.44) (0.71)	2,431 (0.12) (0.47)	488 (0.02) (0.45)	20,393 (1.00) (0.70)
Total	10,246 (0.35) (1.00)	12,479 (0.43) (1.00)	5,140 (0.18) (1.00)	1,076 (0.04) (1.00)	28,941 (1.00) (1.00)

¹Household of four.



Housing Element

Cost Burden of Households

San Mateo County Cities & CDPs 2000

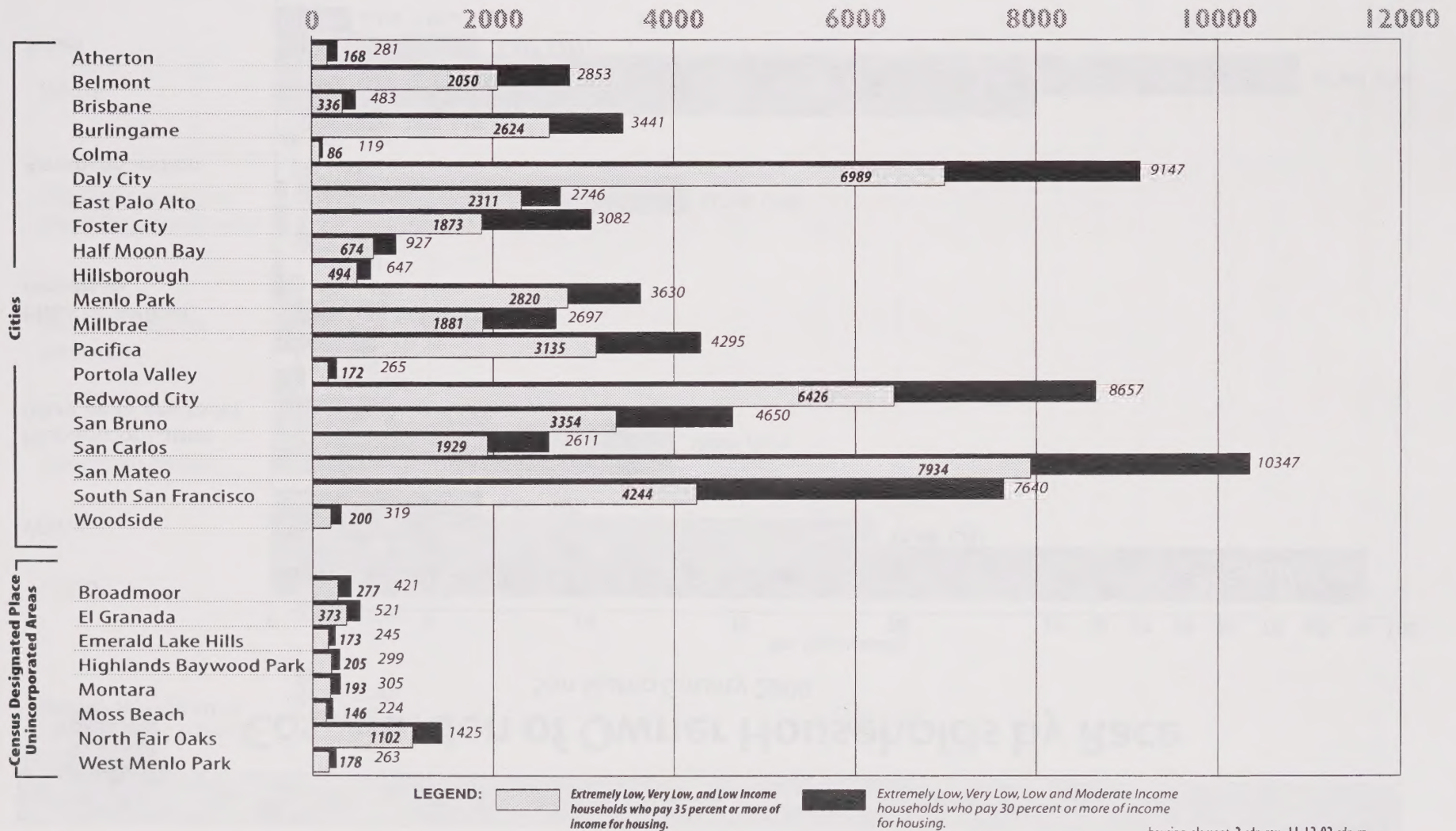


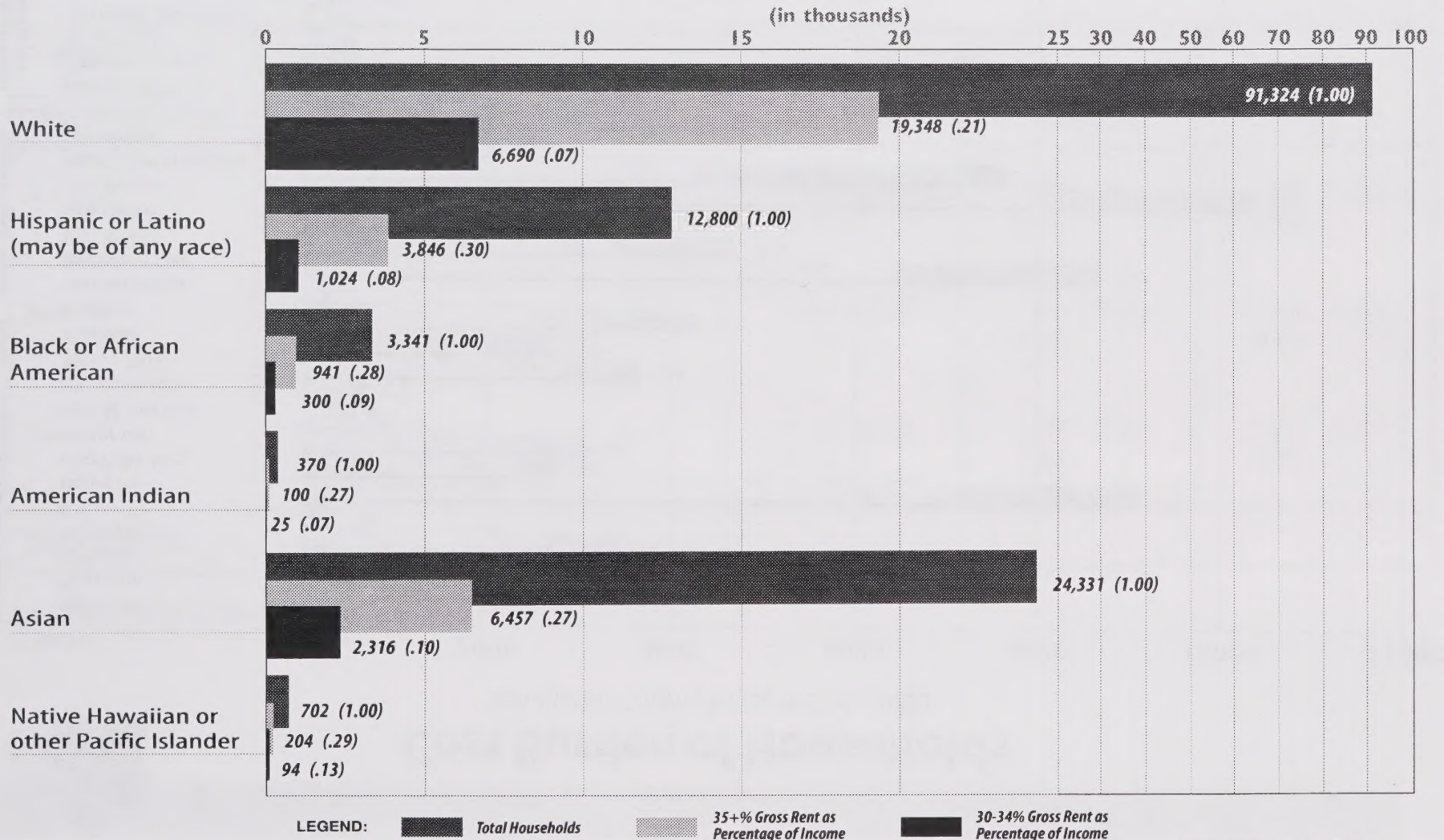
EXHIBIT 14.50



Housing Element

Cost Burden of Owner Households by Race

San Mateo County 2000

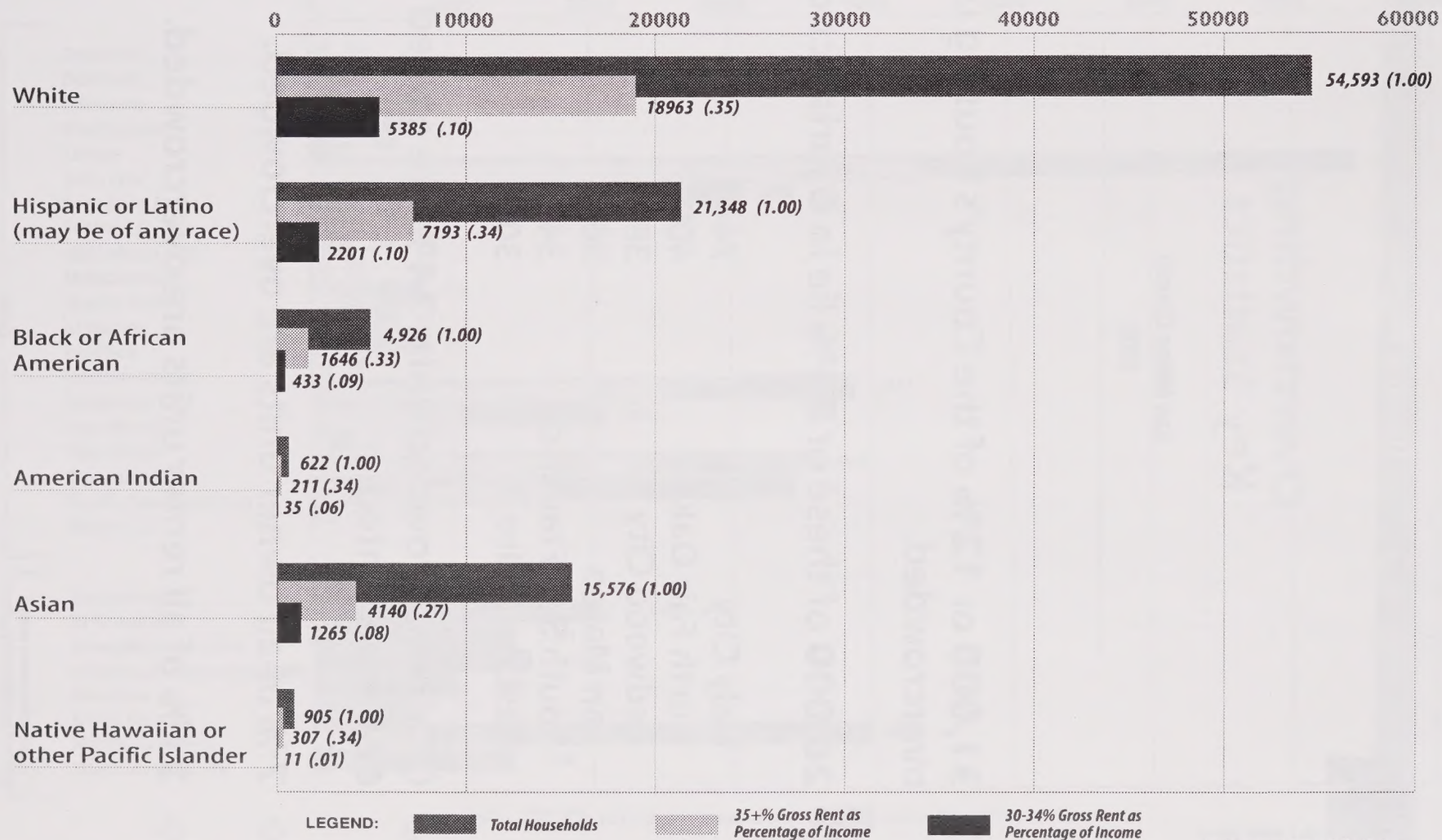




Housing Element

Cost Burden of Renter Households by Race

San Mateo County 2000





Overcrowding Key Statistics

San Mateo County
2000

❖ **31,000** or **12%** of the County's housing units are overcrowded.

❖ **26,000** of these or **84%** lie in **6** jurisdictions.

Daly City	7448	24%
North Fair Oaks	4003	15%
Redwood City	3877	15%
San Mateo	3663	14%
South San Francisco	3450	13%
East Palo Alto	3099	12%

❖ Of all overcrowded units **34%** are owned and **66%** are rented.

❖ **7%** of all owner units are overcrowded.

❖ **21%** of all renter units are overcrowded.



Housing Element

Overcrowded Housing Units

San Mateo County Cities & CDPs 2000

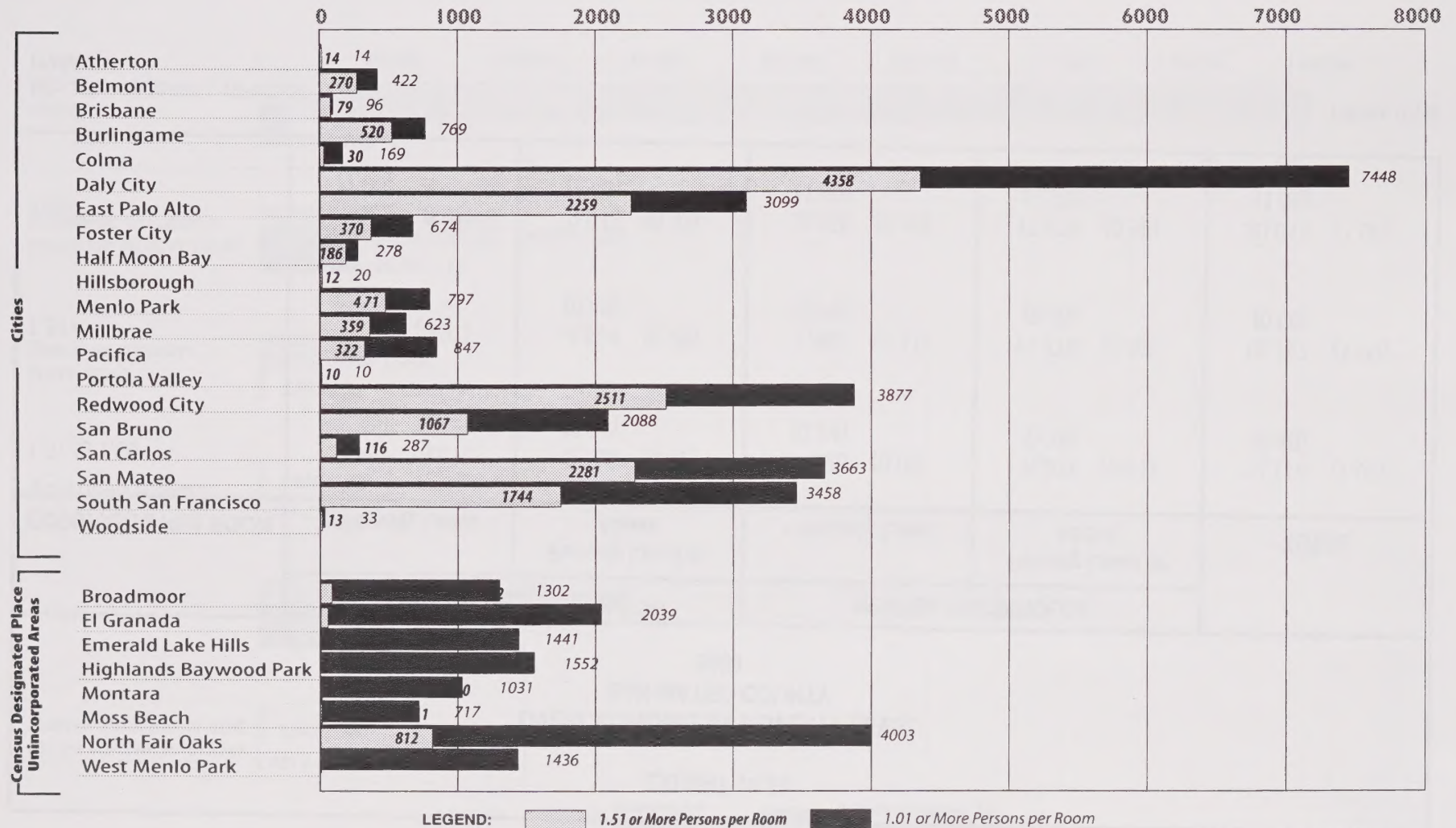


EXHIBIT 14.54

OVERCROWDING BY POVERTY LEVEL
SAN MATEO COUNTY
2000

OCCUPANTS PER ROOM	OWNER HOUSEHOLDS		RENTER HOUSEHOLDS		TOTAL
	< Poverty Level	Poverty Level or Above	< Poverty Level	Poverty Level or Above	
1.01 to 1.05	181 (0.01) (0.45)	5,109 (0.42) (0.51)	623 (0.05) (0.24)	6,203 (0.51) (0.35)	12,116 (1.00) (0.40)
1.51+	222 (0.01) (0.55)	4,834 (0.26) (0.49)	1,965 (0.11) (0.76)	11,476 (0.62) (0.65)	18,497 (1.00) (0.60)
Total	403 (0.01) (1.00)	9,943 (0.33) (1.00)	2,588 (0.09) (1.00)	17,679 (0.58) (1.00)	30,613 (1.00) (1.00)

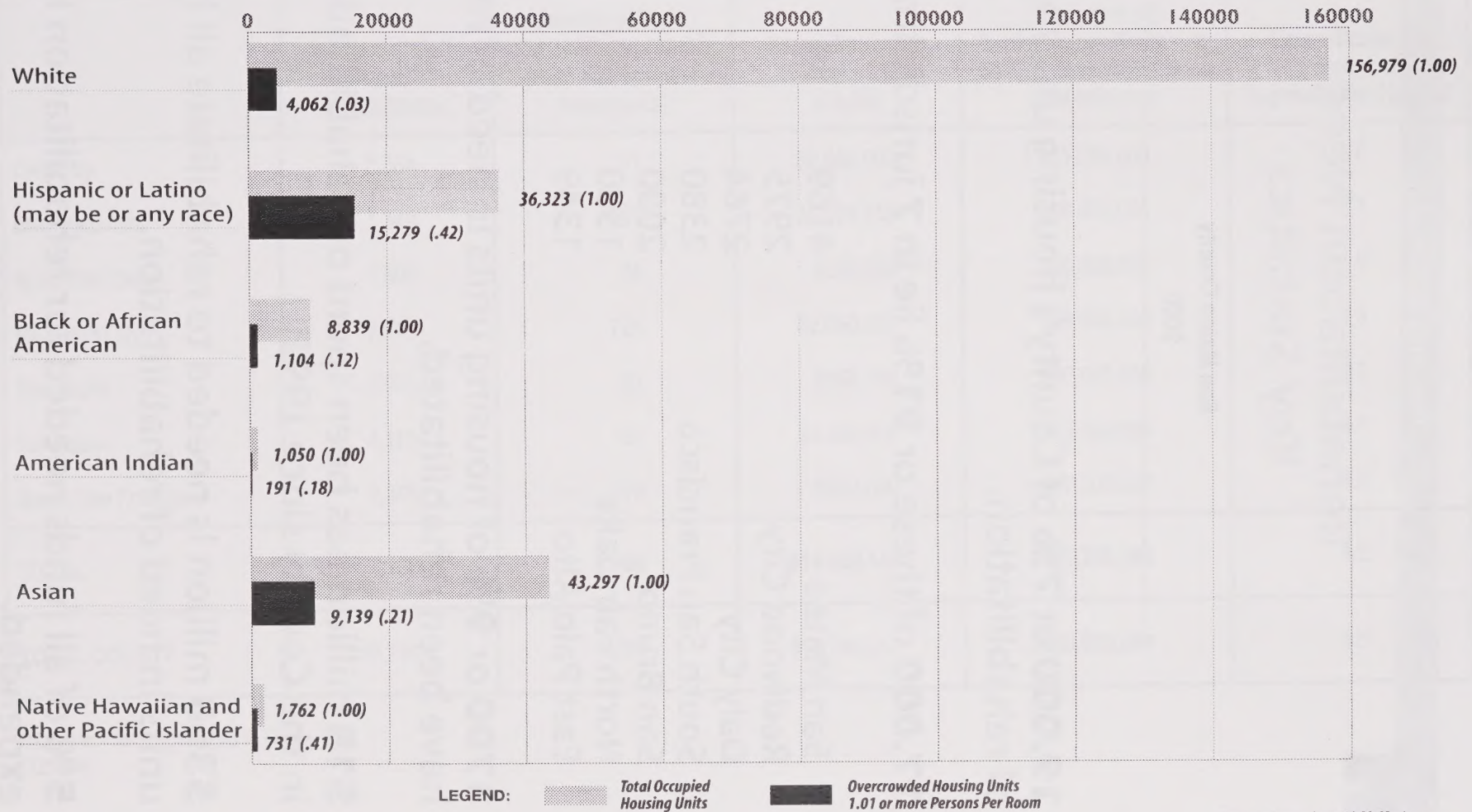
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Housing Element

Overcrowded Housing Units by Race

San Mateo County 2000





Housing Element

Rehabilitation Need Key Statistics

San Mateo County
2000

❖ **19,000** or **7%** of County's housing units are in need of rehabilitation.

❖ **17,000** of these or **91%** lie in **7** jurisdictions.

San Mateo	4169	22%
Redwood City	2975	16%
Daly City	2764	15%
South San Francisco	2380	13%
San Bruno	2000	11%
North Fair Oaks	1500	8%
East Palo Alto	1349	7%

❖ **1700** or **9%** of housing units in need of rehabilitation have been rehabilitated.

❖ **\$18** million has been spent on rehabilitation programs in the County since 1992.

❖ **\$360** million is needed to rehabilitate all housing units in need of rehabilitation.

❖ **5%** of all funds needed for rehabilitation have been expended.

EXHIBIT 14.57

**REHABILITATION NEED
TOP SEVEN JURISDICTIONS
SAN MATEO COUNTY
2000**

	Number of Units in Need of Rehabilitation	Number of Units Rehabilitated (92-02) [With Government Assistance]	Expenditures for Rehabilitation (92-02)	Estimates of Expenditures Needed to Meet Rehabilitation Need (\$20,000/Unit)	Expenditures as Percent of Expenditures Needed
Daly City	2,764	131	\$2,650,000	\$55,280,000	4.8
East Palo Alto	1,349	261	\$3,529,855	\$26,980,000	13.1
North Fair Oaks	1,500	35	\$533,500	\$30,000,000	1.8
Redwood City	2,975	725	\$2,650,000	\$59,500,000	4.5
San Bruno	2,000	81	\$868,790	\$40,000,000	2.3
San Mateo	4,169	160	\$3,430,000	\$83,380,000	4.1
South San Francisco	2,380	175	\$930,000	\$47,600,000	2.0
TOTAL	17,137	1,568	\$14,592,145	\$342,740,000	4.3
TOTAL COUNTY	18,751	1,723	\$17,758,242	\$360,980,000	4.9

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EXHIBIT 14.58

**REHABILITATION NEEDS AND EXPENDITURES
BY CITY
SAN MATEO COUNTY
2002**

	No. of Units in Need of Rehabilitation	No. of Units Built Before 1940	No. of Units Rehabilitated (92-02) (with Government Assistance)	Expenditures For Rehabilitation (92-02)	Goal
Atherton	N/A	385	N/A	N/A	N/A
Belmont	N/A	360	15 ²	280,000 ²	N/A
Brisbane	24 ¹	311	8 ¹	115,000	24 ¹
Burlingame	20 ¹	3,770	7 ²	208,942 ²	20 ¹
Colma	30 ¹	53	2 ²	94,000 ²	N/A
Daly City	2,764 ¹	2,457	131 ³	2,650,000 ¹	25/yr.
East Palo Alto	1,349	440	261 ²	3,529,855 ²	N/A
Foster City	20 ¹	27	12 ²	268,850 ²	20 ¹
Half Moon Bay	N/A	218	3 ²	31,800 ²	N/A
Hillsborough	N/A	653	N/A	N/A	N/A
Menlo Park	N/A	960	46 ²	683,500 ²	N/A
Millbrae	50 ¹	663	14 ²	372,400 ²	20 ¹
North Fair Oaks CDP	1,500 ¹	422	35 ²	533,500	N/A
Montara	750 ¹	80	12 ²	302,150	N/A
Moss Beach		64			
El Granada CDP		102			
Pacifica	N/A	363	18 ²	379,955	N/A
Portola Valley	0 ¹	152	0 ²	0 ²	N/A
Redwood City	2,975 ¹	2,860	725 ⁴	2,650,000 ¹	17/yr.
San Bruno	2,000 ¹	1,233	81 ²	868,790 ²	10/yr. ¹
San Carlos	N/A	1,066	13 ²	315,500 ²	N/A
San Mateo	4,169 ¹	4,311	160 ⁵	3,430,000	200
South San Francisco	2,380 ¹	1,275	175	930,000 ¹	3-5/yr.
Woodside	0 ¹	338	0 ^{1,2}	0 ²	N/A
Other Unincorporated County	750 ¹	1,909	5 ²	114,000 ²	
TOTAL	18,751	24,472	1,723 (9%)	\$17,758,242	

¹ Housing Element

² San Mateo County Office of Housing

³ Since 1991

⁴ Since 1977

⁵ Since 1995

EXHIBIT 14.59

SPECIAL HOUSING NEEDS: HOMELESS SAN MATEO COUNTY

NUMBER OF HOMELESS PEOPLE: Countywide, 4,545 people were homeless during the year (based on counts conducted by the Center on Homelessness, 1998).

KEY HOMELESS SUBPOPULATIONS:

Persons in Families
Victims of Domestic Violence
Chronic Substance Abusers
Formerly Incarcerated

Individuals
Chronic Substance Abusers
Veterans
Seriously Mentally Ill

CURRENT INVENTORY OF BEDS/UNITS:

		Estimated Need	Current Inventory	Unmet Need
Individuals				
Beds	Emergency Shelter	325	264	61 (18.8%)
	Transitional Housing	375	267	108 (28.8%)
	Permanent Supportive Housing	560	316	224 (43.6%)
	Total	1,260	847	413 (32.8%)
Persons In Families				
Beds	Emergency Shelter	325	230	95 (29.2%)
	Transitional Housing	460	335	125 (27.2%)
	Permanent Supportive Housing	535	57	478 (89.3%)
	Total	1,320	622	698 (52.9%)

UNMET NEED: There has been tremendous progress over the last ten years in the provision of emergency shelter and transitional housing. At this time, the greatest unmet need is for permanent supportive housing for both individuals and families. As shown above, 43.6% of the need for permanent supportive housing for individuals is unmet, while 89.3% of the need for permanent supportive housing for families is unmet.

EXHIBIT 14.60

**SUBPOPULATIONS OF HOMELESS PERSONS, INVENTORY OF
SUPPORTIVE SERVICES AND UNMET NEEDS, SAN MATEO COUNTY**

Homeless Subpopulation	Persons Requesting Services	Current Inventory	Unmet Need	Percent of Unmet Need
Persons in Families				
Chronic Substance Abusers	140	30	110	78.6%
Seriously Mentally Ill	60	30	30	50.0%
Dually-Diagnosed	30	10	20	66.6%
Veterans	25	15	10	40.0%
Persons with HIV/AIDS	15	5	10	66.7%
Victims of Domestic Violence	150	20	130	86.7%
Other: Formerly Incarcerated	100	65	35	35.0%
Subtotal	520	175	345	66.3%
Individuals <u>Not</u> in Families				
Chronic Substance Abusers	550	125	425	77.3%
Seriously Mentally Ill	330	250	80	24.2%
Dually-Diagnosed	135	80	55	40.7%
Veterans	360	240	120	33.3%
Persons with HIV/AIDS	35	15	20	57.1%
Victims of Domestic Violence	30	10	20	66.7%
Youth	20	13	7	31.5%
Other: Formerly Incarcerated	160	110	50	31.3%
Subtotal	1,620	843	777	48.0%
TOTAL – Persons in Families and Individuals <u>Not</u> in Families				
Chronic Substance Abusers	690	155	535	77.5%
Seriously Mentally Ill	390	280	110	28.2%
Dually-Diagnosed	160	90	75	45.5%
Veterans	385	255	130	33.8%
Persons with HIV/AIDS	50	20	30	60.0%
Victims of Domestic Violence	180	30	150	83.3%
Youth	20	13	7	35.0%
Other: Formerly Incarcerated	260	175	85	32.7%
Total – Persons in Families and Individuals	2,140	1,018	1,122	52.4%
Source: 2002 San Mateo County <u>Continuum of Care Homeless Assistance Application</u> .				

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EXHIBIT 14.61

**ELDERLY PERSONS 65+
SAN MATEO COUNTY, CITIES AND CDPS
1990-2000**

Jurisdiction	1990	2000	Change	
San Mateo County	79,998	88,112	8,114	(10%)
Atherton	570	1,451	881	(155%)
Belmont	1,116	3,327	2,211	(198%)
Brisbane	118	292	174	(147%)
Broadmoor CDP	540	609	69	(13%)
Burlingame	1,848	4,287	2,439	(132%)
Colma	45	185	140	(311%)
Daly City	2,534	12,486	9,952	(392%)
East Palo Alto	164	1,519	1,355	(826%)
El Granada CDP	246	365	119	(48%)
Emerald Lake Hills CDP	333	397	64	(19%)
Foster City	692	2,902	2,210	(319%)
Half Moon Bay	305	1,137	832	(272%)
Highlands Baywood Park CDP	341	709	368	(108%)
Hillsborough	1,783	2,014	231	(13%)
Menlo Park	5,153	4,889	-264	(5%)
Millbrae	4,021	4,313	292	(7%)
Montara CDP	147	255	108	(73%)
Moss Beach CDP	216	102	-114	(-53%)
North Fair Oaks CDP	897	868	-29	(-3%)
Pacifica	2,771	3,742	971	(35%)
Portola Valley	786	938	152	(19%)
Redwood City	6,883	7,691	808	(12%)
San Bruno	4,044	4,512	468	(12%)
San Carlos	4,053	3,976	-77	(-2%)
San Mateo	13,826	13,932	106	(0%)
South San Francisco	6,117	7,632	1,515	(25%)
West Menlo Park CDP	759	481	-278	(-58%)
Woodside	735	855	120	(16%)
Unincorporated Remainder	18,955	2,246	16,709	(88%)

Source: 1990 and 2000 Census

EXHIBIT 14.62**TOTAL DISABLED POPULATION
San Mateo County
2000**

	Number	Percent of Total Population
Total Population	707,161	100%
Total Disabled Population	107,440	15%
Male Disabled	52,760	7%
Female Disabled	54,680	8%
Age 5-15 Disabled	3,769	1%
Age 16-20 Disabled	5,229	1%
Age 21-64 Disabled	68,045	10%
Age 65+ Disabled	30,397	4%
Source: 2000 Census		

LAA:kcd - LAAN0637_WKK.DOC
(12/6/04)

EXHIBIT 14.63
DISABLED POPULATION BY TYPE OF DISABILITY
San Mateo County
2000

Disability	Age 5-15 Years		Age 16-20 Years		Age 21-64 Years		Age 65+ Years		Total
	Male	Female	Male	Female	Male	Female	Male	Female	
One Disability	1,989 (0.03)	1,022 (0.02)	1,740 (0.03)	1,427 (0.02)	18,438 (0.32)	17,273 (0.30)	6,733 (0.12)	8,498 (0.15)	57,120 (1.00)
Sensory	167 (0.03)	100 (0.02)	39 (0.01)	41 (0.01)	1,640 (0.26)	1,253 (0.20)	1,760 (0.28)	1,261 (0.20)	6,261 (1.00)
Physical	170 (0.01)	143 (0.01)	42 (0.01)	54 (0.01)	2,948 (0.22)	3,450 (0.25)	2,695 (0.20)	4,177 (0.31)	13,679 (1.00)
Mental	1,584 (0.27)	696 (0.12)	399 (0.07)	226 (0.04)	1,113 (0.19)	1,102 (0.19)	422 (0.07)	364 (0.06)	5,906 (1.00)
Self-Care	68 (0.17)	83 (0.21)	9 (0.02)	0 (0.00)	30 (0.08)	101 (0.26)	30 (0.08)	70 (0.18)	391 (1.00)
Go-Outside-Home	--	--	576 (0.06)	439 (0.05)	1,260 (0.14)	2,399 (0.26)	1,826 (0.20)	2,626 (0.29)	9,126 (1.00)
Employment	--	--	675 (0.03)	667 (0.03)	11,447 (0.53)	8,968 (0.41)	--	--	21,757 (1.00)
Two or More Disabilities	455 (0.01)	303 (0.01)	1,233 (0.02)	829 (0.02)	16,835 (0.33)	15,499 (0.31)	5,339 (0.11)	9,829 (0.20)	50,320 (1.00)
Includes Self-Care	346 (0.03)	198 (0.02)	106 (0.01)	124 (0.01)	1,840 (0.16)	2,404 (0.21)	1,881 (0.17)	4,439 (0.39)	11,338 (1.00)
Does Not Include Self-Care	109 (0.01)	105 (0.01)	1,127 (0.03)	705 (0.02)	14,995 (0.38)	13,095 (0.34)	3,456 (0.09)	5,390 (0.14)	38,982 (1.00)
No Disability	48,855 (0.09)	47,505 (0.09)	17,592 (0.03)	16,775 (0.03)	179,706 (0.33)	184,017 (0.34)	23,609 (0.04)	30,726 (0.06)	548,785 (1.00)

Source: 2000 Census

EXHIBIT 1.64

U.S. Census Bureau

American FactFinder

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PCT26. SEX BY AGE BY TYPES OF DISABILITY FOR THE CIVILIAN NONINSTITUTIONALIZED
POPULATION 5 YEARS AND OVER [101] - Universe: Civilian noninstitutionalized population 5 years
and over
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error,
nonsampling error, and definitions see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

	San Mateo County (part), Broadmoor CDP, California	San Mateo County (part), El Granada CDP, California	San Mateo County (part), Emerald Lake Hills CDP, California	San Mateo County (part), Highlands- Baywood Park CDP, California	San Mateo County (part), Montara CDP, California	San Mateo County (part), Moss Beach CDP, California	San Mateo County (part), North Fair Oaks CDP, California	San Mateo County (part), West Menlo Park CDP, California
Total:	3,726	5,373	3,607	3,937	2,678	1,801	14,068	3,403
Male:	1,787	2,783	1,785	1,921	1,315	903	7,631	1,658
5 to 15 years:	236	539	209	294	211	147	1,509	318
With one type of disability:	0	23	7	9	11	29	4	6
Sensory disability	0	0	0	5	0	0	0	0
Physical disability	0	0	0	0	0	0	0	0
Mental disability	0	23	7	4	11	29	4	6
Self-care disability	0	0	0	0	0	0	0	0
With two or more types of disability:	0	20	0	0	0	0	40	0
Includes self-care disability	0	20	0	0	0	0	40	0
Does not include self-care disability	0	0	0	0	0	0	0	0
No disability	236	496	202	285	200	118	1,465	312
16 to 20 years:	175	221	107	98	115	61	724	54
With one type of disability:	31	8	0	6	4	14	113	8
Sensory disability	0	0	0	0	0	0	8	0
Physical disability	9	0	0	0	0	0	7	0
Mental disability	0	0	0	0	0	14	7	4
Self-care disability	0	0	0	0	0	0	0	0
Go-outside-home disability	22	8	0	6	0	0	56	0
Employment disability	0	0	0	0	4	0	35	4
With two or more types of disability:	21	7	0	0	0	0	24	0
Includes self-care disability	6	0	0	0	0	0	5	0
Does not include self-care disability:	15	7	0	0	0	0	19	0
Go-outside home and employment only	5	7	0	0	0	0	19	0
Other combination	10	0	0	0	0	0	0	0
No disability	123	206	107	92	111	47	587	46
21 to 64 years:	1,083	1,854	1,273	1,194	930	623	5,015	1,083
With one type of disability:	108	170	48	103	65	57	614	67
Sensory disability	17	15	7	11	0	0	71	5
Physical disability	29	20	11	6	8	9	89	0

14.149

14.150

Mental disability	7	33	0	5	0	17	17	0
Self-care disability	0	0	0	0	0	0	0	0
Go-outside-home disability	16	0	0	0	6	0	116	0
Employment disability	39	102	30	81	51	31	321	62
With two or more types of disability:	113	80	36	75	23	26	502	60
Includes self-care disability	5	13	0	11	6	12	39	15
Does not include self-care disability:	108	67	36	64	17	14	463	45
Go-outside home and employment only	44	31	7	14	6	0	319	7
Other combination	64	36	29	50	11	14	144	38
No disability	862	1,604	1,189	1,016	842	540	3,899	956
65 years and over:	293	169	196	335	59	72	383	203
With one type of disability:	30	46	20	46	0	0	52	36
Sensory disability	7	18	9	17	0	0	21	7
Physical disability	9	25	11	12	0	0	19	5
Mental disability	0	3	0	0	0	0	4	6
Self-care disability	0	0	0	0	0	0	0	0
Go-outside-home disability	14	0	0	17	0	0	8	18
With two or more types of disability:	58	36	8	32	26	0	64	26
Includes self-care disability	26	7	0	20	0	0	25	14
Does not include self-care disability:	32	29	8	12	26	0	39	12
No disability	205	87	168	257	33	72	267	141
Female:	1,939	2,590	1,822	2,016	1,363	898	6,437	1,745
5 to 15 years:	310	440	289	346	276	140	1,257	286
With one type of disability:	0	18	0	7	0	0	43	0
Sensory disability	0	8	0	0	0	0	24	0
Physical disability	0	0	0	0	0	0	0	0
Mental disability	0	10	0	7	0	0	19	0
Self-care disability	0	0	0	0	0	0	0	0
With two or more types of disability:	0	7	0	0	0	0	3	0
Includes self-care disability	0	0	0	0	0	0	3	0
Does not include self-care disability	0	7	0	0	0	0	0	0
No disability	310	415	289	339	276	140	1,211	286
16 to 20 years:	92	132	97	46	90	22	572	72
With one type of disability:	0	24	0	8	0	0	6	7
Sensory disability	0	0	0	0	0	0	0	0
Physical disability	0	5	0	0	0	0	0	0
Mental disability	0	0	0	0	0	0	0	0
Self-care disability	0	0	0	0	0	0	0	0
Go-outside-home disability	0	3	0	8	0	0	0	0
Employment disability	0	16	0	0	0	0	6	7
With two or more types of disability:	0	0	0	0	0	0	38	0
Includes self-care disability	0	0	0	0	0	0	7	0
Does not include self-care disability:	0	0	0	0	0	0	31	0
Go-outside home and employment only	0	0	0	0	0	0	31	0
Other combination	0	0	0	0	0	0	0	0
No disability	92	108	97	38	90	22	528	65
21 to 64 years:	1,205	1,857	1,246	1,241	936	659	4,151	1,082
With one type of disability:	128	146	96	69	44	47	449	24

Sensory disability	6	5	19	11	0	6	44	0
Physical disability	37	22	5	12	14	0	71	6
Mental disability	6	7	8	0	6	0	68	7
Self-care disability	0	0	0	0	0	0	0	0
Go-outside-home disability	16	7	0	8	6	0	98	0
Employment disability	63	105	64	38	18	41	168	11
With two or more types of disability:	75	74	37	46	31	59	315	11
Includes self-care disability	9	7	11	15	0	23	66	4
Does not include self-care disability:	66	67	26	31	31	36	249	7
Go-outside home and employment only	38	35	12	19	9	7	144	0
Other combination	28	32	14	12	22	29	105	7
No disability	1,002	1,637	1,113	1,126	861	553	3,387	1,047
65 years and over:	332	161	190	383	61	77	457	305
With one type of disability:	57	25	14	70	7	30	80	30
Sensory disability	0	0	0	16	7	12	0	12
Physical disability	25	25	7	47	0	10	36	18
Mental disability	0	0	0	0	0	8	0	0
Self-care disability	0	0	0	0	0	0	0	0
Go-outside-home disability	32	0	7	7	0	0	44	0
With two or more types of disability:	80	8	15	54	8	8	89	31
Includes self-care disability	52	5	0	15	0	8	20	21
Does not include self-care disability:	28	3	15	39	8	0	69	10
No disability	195	128	161	259	46	39	288	244

U.S. Census Bureau
Census 2000

Standard Error/Variance documentation for this dataset:

Accuracy of the Data: Census 2000 Summary File 3 (SF 3) - Sample Data (PDF 141.5KB)

14.151

EXHIBIT 14.65**FARM WORKERS BY PLACE OF RESIDENCE
SAN MATEO COUNTY
2000**

	Farm Workers	Percent
Atherton	0	0%
Belmont	40	2%
Brisbane	16	1%
Broadmoor CDP	0	0%
Burlingame	23	1%
Colma	7	0%
Daly City	195	12%
East Palo Alto	30	2%
El Granada CDP	35	2%
Emerald Lake Hills	6	0%
Foster City	17	1%
Half Moon Bay	132	8%
Highlands Baywood Park CDP	17	1%
Hillsborough	52	3%
Menlo Park	31	2%
Millbrae	25	2%
Montara CDP	24	2%
Moss Beach CDP	12	1%
North Fair Oaks	71	4%
Pacifica	65	4%
Portola Valley	0	0%
Redwood City	190	12%
San Bruno	16	1%
San Carlos	23	1%
San Mateo	118	7%
South San Francisco	149	9%
West Menlo Park CDP	0	0%
Woodside	28	2%
Unincorporated remainder	281	18%
TOTAL	1,603	100%
Source: 2000 Census		

What's the next step in this process?

Read the pamphlet General Procedures When You Apply for a Planning or Building Permit. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. You should also become familiar with the following documents, which contain other information that you may need:

How Environmental Assessment May Affect Your Project

How to Apply for a Coastal Development Permit

Section 6350, San Mateo Zoning District: Planned Agricultural District

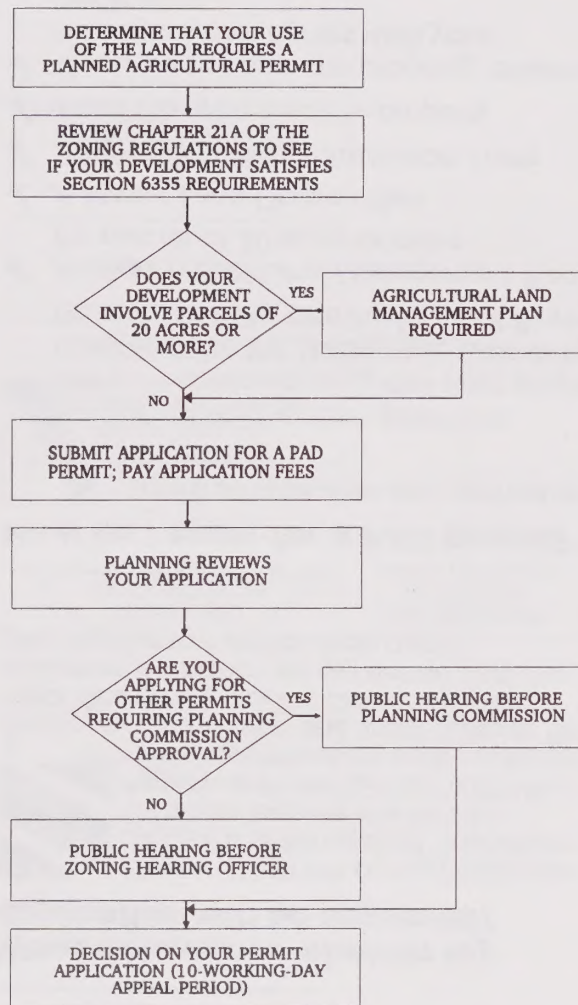
How to Appeal a Decision



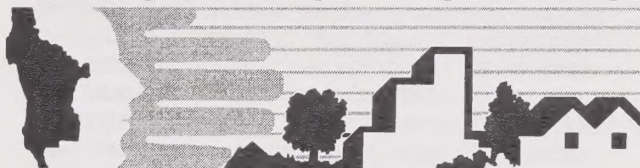
After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

If you are new to San Mateo County, you may also wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved, and the various costs and requirements. There is no charge for the meeting, which you can schedule by calling (650) 363-4161.

Planned Agricultural District Permit Process



PUBLIC SERVICE EXCELLENCE



San Mateo County
Planning and Building Division

How to Apply for a Planned Agricultural District Permit

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

FAX (650) 363-4849

plngbldg@co.sanmateo.ca.us

co.sanmateo.ca.us/planning

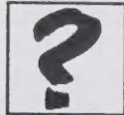
EXHIBIT 14.66



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How to Apply for a Planned Agricultural District Permit

Why does the County have a Planned Agricultural District?



The purpose of the Planned Agricultural District (PAD) is to ensure that the best available agricultural land is used primarily for agriculture and is not compromised by other, inappropriate uses.

What uses can I make of land within the PAD?

Land within the PAD is divided into three types: prime agricultural land, land suitable for agriculture, and other lands. The uses you may make of the land depend upon which kind of land you wish to develop.

✓ Prime Agricultural Lands

Uses Permitted: Agriculture, nonresidential development necessary for agriculture, greenhouses and nurseries subject to certain soil-care restrictions and repairs, and alterations and additions to existing single-family residences.

Uses Requiring a Planned Agricultural Permit: Single-family residences; farm labor housing; public recreation; non-soil-dependent greenhouses and nurseries; and onshore oil and gas exploration, production, and storage.

✓ Lands Suitable for Agriculture and Other Lands

Uses Permitted: Agriculture; nonresidential development necessary for agriculture; dairies, greenhouses, and nurseries subject to certain soil-care restrictions and repairs; and alterations and additions to existing single-family residences.

Uses Requiring a Planned Agricultural Permit: Single-family residences; farm labor housing;

multifamily affordable housing residences; public and commercial recreation; schools; fire stations; agriculture; wineries; timber harvesting and wood lots; onshore oil and gas exploration, production and storage; agricultural processing plants; uses ancillary to agriculture; dog kennels and breeding facilities; and scientific/technical research and test facilities subject to certain restrictions.

What determines whether my application will be approved?



Chapter 21A of the Zoning Regulations contains a section entitled "Substantive Criteria for Issuance of a Planned Agricultural Permit" (Section 6355) that gives requirements for water supply, land division, land conversion, and similar subjects. The major determining factor in considering your application is whether you can demonstrate that your development satisfies these criteria.

How do I apply for a PAD permit?



Submit an application accompanied by the following:

- ✓ A brief written statement demonstrating that your project complies with the Substantive Criteria for Issuance of a Planned Agricultural Permit
- ✓ An Agricultural Land Management Plan for parcels of 20 acres or more
- ✓ A Master Land Division Plan
- ✓ An Environmental Information Form
- ✓ Proof that you own the property
- ✓ If you do not own the property, evidence that the owner agrees with your application
- ✓ A list of people who own property within 300 feet of yours, and one stamped, addressed envelope and mailing labels for each person
- ✓ A location map, site plan, building elevations, and floor plans

- ✓ 8-1/2" x 11" transparencies of maps and plans
- ✓ Self-addressed post cards so that the County can notify you about your application's status
- ✓ Fees.

What happens after I apply?

Planning will review your application and schedule a public hearing. If you are applying for other permits requiring Planning Commission approval, the Planning Commission will decide on your PAD application at the same time. Otherwise, the hearing will be before the Zoning Hearing Officer, who will make the decision.

Can I appeal the decision?

During the 10-working-day period after the Zoning Hearing Officer's decision is announced, you and any other interested party may appeal that decision to the Planning Commission. You may also appeal subsequent Planning Commission decisions to the Board of Supervisors. Even if your application is approved, you may still appeal any of the conditions attached. Any PAD decision not involving a principally permitted use may also be appealed to the Coastal Commission.

How long will it take to process a PAD permit?



Normally, it takes 4 to 6 months.

What fees must I pay?



You must pay environmental and health fees, PAD permit fees, plus other fees as applicable, including coastal development, building, and grading.

What's the next step if I wish to develop RM property?



Read the pamphlet *General Procedures When You Apply for a Planning or Building Permit*. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. You should also review the following documents, which contain other information that you may need:

Density Analysis

How to Apply for a Concept Plan Review

How to Apply for a Coastal Development Permit

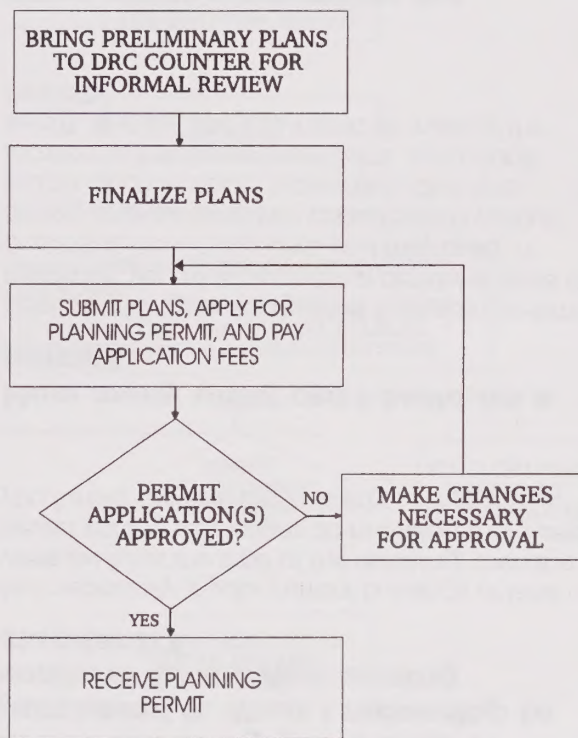
Section 6310, San Mateo Zoning District: Resource Management District Regulations and Development Review Criteria

Section 6900, San Mateo Zoning District: "RM-CZ" District Regulations and Development Review Criteria

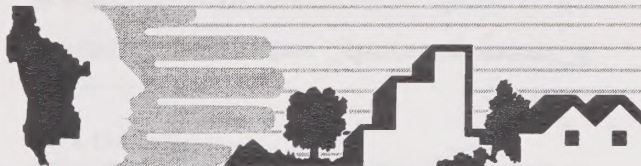
After you have become familiar with these documents, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

If you are new to San Mateo County, you may also wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved, and the various costs and requirements. There is no charge for the meeting, which you can schedule by calling (650) 363-4161.

Resource Management District Permit



PUBLIC SERVICE EXCELLENCE



San Mateo County
Planning and Building Division

The Resource Management District

Planning and Building Division

455 County Center, Second Floor

Redwood City, California 94063

(650) 363-4161

FAX (650) 363-4849

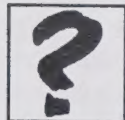
plngbldg@co.sanmateo.ca.us

co.sanmateo.ca.us/planning

EXHIBIT 14.67

The Resource Management District

What is the purpose of the Resource Management District?



The Resource Management (RM) District was created to meet the County's objectives for open space and conservation.

What uses are permitted in the Resource Management District?



You can find a detailed list in Section 6315 of the County Zoning Ordinance, but in general the permitted uses are residential, agricultural, and recreational. Schools, churches, golf clubs, and other similar community uses are allowed, but manufacturing and other industrial uses are not.

How can I determine whether my property is in the Resource Management District?

One way is to call Planning (363-4161). Have the property address and Assessor's Parcel Number (APN) available when you call. A second way is to look at your property's zoning. If it includes the letters "RM," it is in the Resource Management District.

How could owning property in an area zoned either RM or RM-CZ affect me?

If you wish to develop property within the district, you must apply for and be granted a Resource Management District Permit in addition to any

other building and planning permits needed for your project.

What constitutes "development"?

Building any significant structure, disposing of any significant amount of dredged material or waste, dividing your property into two or more parcels, altering any structure, or removing more than a small amount of vegetation.

My property is in an area that was zoned RM many years after I purchased it. Must I redevelop to conform to the new zoning standards?

Not necessarily. If your current buildings or land use were lawful at the time of the rezoning, then the newer zoning regulations do not affect them unless you further develop the property.

How many units can I build on a parcel?

Before building anything other than a single-family residence, you must apply for a density analysis to determine how many units you may build. A density analysis takes into consideration various factors, such as slope, proximity to fault lines, location (is the property on prime agricultural land?), and the use you intend to make of the property.

What are the size limits for buildings and yards in the RM District?

36 feet is the maximum building height, although certain structures (e.g., radio towers and tanks) can be higher provided you have obtained a use permit. You must maintain a 50-foot front yard setback and 20 feet on each side and in the rear.

How do I apply for a Resource Management District permit?



Submit an application accompanied by the following:

- ✓ An Environmental Information Form
- ✓ Proof that you own the property
- ✓ If you do not own the property, evidence that the owner agrees with your application
- ✓ Five sets of plans including a location map, site plan, building elevations, and floor plans
- ✓ Fees.

How long does it take to process an RMD permit?



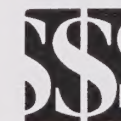
Generally it takes 2-3 months, unless you are also applying for another kind of permit that requires a public hearing.

Who decides whether my application is approved?



The Planning staff makes the approval decision.

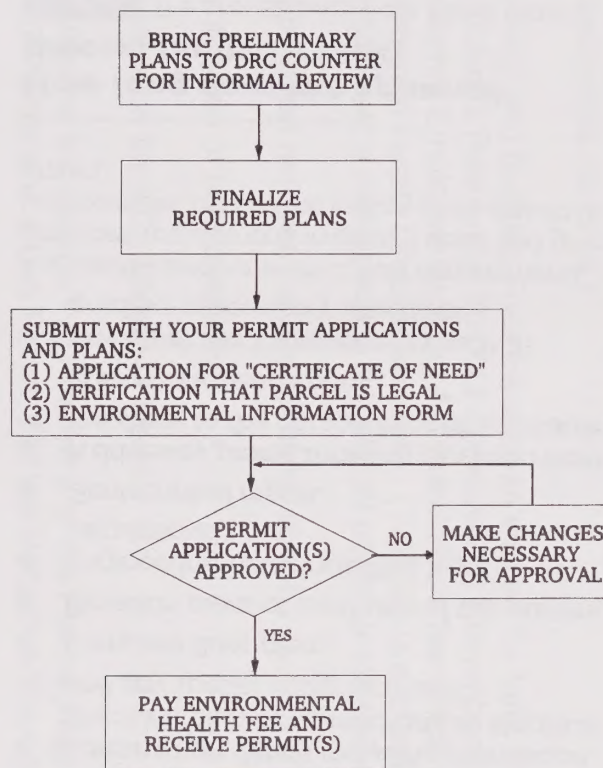
What fees must I pay?



You must pay application, building, environmental, and health fees. Other fees may apply, depending upon your specific case.

and requirem There is no charge for the meeting, which you can schedule by calling (650) 363-4161.

Farm Labor Housing Permit Process



San Mateo County
Planning and Building Division

How to Apply for a Permit for Farm Labor Housing

Planning & Building Division

455 County Center, Second Floor

Redwood City, California 94063

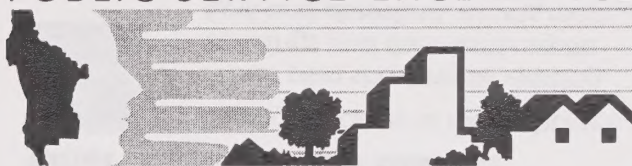
(650) 363-4161

FAX (650) 363-4849

plngbldg@co.sanmateo.ca.us

co.sanmateo.ca.us/planning

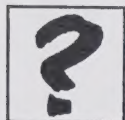
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How to Apply for a Permit for Farm Labor Housing

What may be used as farm labor housing?



Mobile homes, other approved temporary buildings, and certain permanent structures.

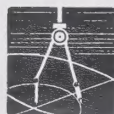
How do I apply for a permit for farm labor housing?



Submit an application that identifies the property, lists the name of any architect or engineer who will work on the project, and describes the proposed work in detail. Submit the following with your application:

- ✓ Verification that the parcel on which the housing will be located is a legal parcel.
- ✓ An application for a "Certificate of Need" which will be considered by the County's Farm Labor Housing Certification Committee.
- ✓ An application for a PAD permit if the housing will be in the Planned Agricultural District, or an application for an RMD permit and a use permit if the housing will be in the Resource Management District.
- ✓ An application for a coastal development permit if the housing will be in the Coastal Development Zone.
- ✓ An Environmental Information Form.
- ✓ A building permit for any new construction.

What plans should I submit?



For existing structures or mobile homes:

- ✓ A plot plan showing all existing buildings and their uses, septic tank and drainfield, access roads, and the site of the existing dwelling unit.
- ✓ The manufacturer's specifications for a mobile home.

For new structures, five sets of the following plans:

- ✓ A plot plan showing all existing buildings and their uses, septic tank and drainfield, access roads, and the site of the proposed new dwelling unit.
- ✓ Construction details including foundation, structure, plumbing, mechanical, electrical, and any special design features.
- ✓ Complete floor plans.
- ✓ Elevation plans of each side of the building.
- ✓ Engineering data, including signed calculations.
- ✓ Geotechnical report.
- ✓ A driveway profile showing elevation from the street to the garage floor (if applicable).
- ✓ Energy calculation data.
- ✓ Any other site improvements such as grading or accessory structures.

A separate handout entitled Plan Requirements describes requirements in greater detail and gives you examples of how the various plans should be drawn.

How long does the approval process normally take?



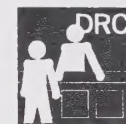
The process takes from 4 to 6 months, depending upon which Planning approval your project requires.

What fees must I pay?



All Planning and Building fees have been waived for farm labor housing. However, you are required to pay an annual Environmental Health fee.

What's the next step in this process?



Read the pamphlet General Procedures When You Apply for a Planning or Building Permit. This pamphlet explains the general procedures for applying for a permit, paying fees, calling for inspections, and other related matters. Then you should also review the following documents, which contain other information that you may need:

How to Apply for a Use Permit

How to Apply for a Coastal Development Permit

How Environmental Assessment May Affect Your Project

How to Apply for A Planned Agricultural District Permit

The Resource Management District

How to Legalize a Parcel

San Mateo County Board of Supervisors Resolution 54443: Farm Labor Housing

After you have become familiar with these pamphlets, we recommend that you prepare some very preliminary plans and bring them to the DRC counter so that we can review them. An informal meeting at this stage may save you considerable time and money later on.

If you are new to San Mateo County, you may also wish to make an appointment to meet with staff as part of the County's Early Assistance Meeting Program. Early assistance meetings are designed to acquaint owner/builders, contractors, architects, and other professionals who are new to the area or are unfamiliar with our permit system, with the different agencies involved, and various costs

EXHIBIT 14.69

COUNTY OF SAN MATEO Planning and Building Division

PROCEDURES FOR FARM LABOR HOUSING APPLICATIONS

January 1992

It is the policy of the County to facilitate agricultural productivity in every feasible way. County ordinance allows for the provision of temporary farm labor housing units for farms when there is a demonstrable need for such housing. The following pages contain the procedural steps involved with requesting and obtaining approval for farm labor housing units in rural parts of the County zoned for Planned Agriculture or Resource Management. (Temporary labor housing for the Timberland Preserve Zone is covered in a separate handout.)

1. All Planning and Building Fees have been waived for farm labor housing by Board of Supervisor's Resolution #54443 approved on November 13, 1990. However, the California Employee Housing Act mandates a fee which must be paid to the Environmental Health Division annually. (This fee is currently \$35 plus \$12 for each employee; a re-inspection fee of \$39 per hour may also be charged.)
2. This application requires the applicant to submit:
 - a. Verification of parcel legality.
 - b. Application for a Certificate of Need.
 - c. Application for either a PAD Permit if in the Planned Agricultural District, or a RMD Permit and a Use Permit if in the Resource Management District.
 - d. Application for a Coastal Development Permit, if in the Coastal Zone.
 - e. A completed Environmental Information Form.
 - f. The property owner's signature of consent to the application.
 - g. All accompanying materials listed on the application forms.

A complete application includes an accurate site plan drawn to scale (1/16 inch = 1 foot or larger scale). This site plan must show parcel boundaries, the exact location of all existing structures on the property, the existing and type of agricultural production, access driveways, easements, and all utilities (water, electrical, septic tank and drainfield). Also required is a property location map,

proposed farm labor housing floor plans and elevations, and a profile or section drawing of the proposed access to the housing from the nearest public road.

3. **Planning staff** processes the Certificate of Need by:

- a. Sending the Certificate of Need to the five (5) members of the Certificate of Need Committee.
- b. Referring the Certificate of Need to the Agricultural Advisory Committee meeting for a recommendation; or

Sending a copy of the Certificate of Need to Bob Marsh if the next Agricultural Advisory Committee meeting is several weeks away. Bob Marsh, Delores Mullen and B. J. Burns can review the Certificate of Need in lieu of a review at the Agricultural Advisory Committee meeting.

4. Upon approval of the Certificate of Need, the application for farm labor housing will be considered at a **public hearing**.
5. The project must conform to both the criteria of the Local Coastal Program, and the PAD or the RMD Development Review Criteria.
6. The time period of the permit for farm labor housing shall be specified at the time of approval. An annual administrative review by **Planning staff** is required and, if necessary, a site visit to ensure that the housing is occupied by farm workers and complies with other conditions of approval. To facilitate this review, the **Planning staff** will notify the applicant annually and the applicant shall annually submit documentation to the Planning Division verifying that the occupants of the farm labor housing are farm laborers. This documentation must consist of at least:
 - a. Copies of the payroll receipts (or other payroll documentation acceptable to the Planning Director) of the housing occupants. These receipts must span at least a 3-month period of the year in review; and
 - b. Income statements for the farm operation from which the housing occupants are being paid.

Planning staff may, upon the recommendation of the Agricultural Advisory Committee, elect to conduct additional reviews beyond the annual administrative review. At that time, the applicant shall submit payroll documentation and income statements, to the satisfaction of the Planning Director, verifying that the housing is occupied by farm laborers. Examples of circumstances which would cause this type of review include: a change in farm operations and the suspected use of the housing by people other than bona fide farm laborers.

7. At a time prior to termination of the permit for farm labor housing, a letter will be sent to the **applicant** giving notice of expiration of the permit. The **applicant** shall submit a letter to the County either requesting to renew the permit or stating an

intention to remove the structures. A request to renew the permit shall contain a statement indicating whether or not any changes in operation have taken place since the previous application for the permit. Additionally, to renew a permit for farm labor housing, the **applicant** shall apply for a Certificate of Need and provide an updated notification list with addressed, stamped envelopes. A request to renew a permit for farm labor housing requires a **public hearing** as outlined in Paragraph #4.

8. Once the **applicant** has submitted a complete request to renew a permit for farm labor housing, the Fire Marshal and the Environmental Health Division will each contact the applicant to arrange for a site inspection. **Planning staff** will arrange separate site visits for the Current Planning Section and for the Building Inspection Section. (Planning staff must fill out the Building Inspection "Pre-Site Inspection" form and coordinate the inspection with the applicant and the Building Inspection Section.)
9. A new farm operator, a change in operations, or a proposed increase in units requires the applicant (or the new operator) to apply for a new Certificate of Need if the units will continue to be utilized. A public hearing will also be required (see Step #4 onward).
10. At the time of termination of the permit for farm labor housing, all mobile homes and supporting utilities shall be removed from the temporary homesite, and the **applicant** shall certify in writing to the Planning Director that the mobile homes have been removed.

ADDITIONAL FARM LABOR HOUSING INFORMATION

Vegetative screening or a fence will be required if the structure will be visible from a public road or other public view.

The location of the housing must meet required setbacks. Minimum building code, plumbing code, electrical code, access, water supply, sewage disposal, and Fire Marshal requirements must be met. The farm labor housing shall be self-contained with a sanitary toilet, shower, lavatory facilities, approved heating and electrical lights. A kitchen shall include a refrigerator, sink and stove. The housing shall be maintained to meet the basic California Housing and Health Code requirements for habitation.

Farm labor housing shall only be occupied by farm laborers and their immediate family members. A "farm laborer" is defined as a person who derives more than 20 hours per week average employment from on-site agricultural operations. The applicant for farm labor housing must demonstrate that the size of the housing requested is no larger than the minimum needed to adequately house the farm laborer(s) and immediate family members.

Given the "temporary" nature of these units, farm labor housing shall be provided only by mobile homes or other approved temporary buildings. A mobile home, for the purposes of these procedures, is a vehicle designed and equipped to contain one or more dwelling units, to be used without a permanent foundation. The conversion of permanent structures such as workshops and barns is only allowed with a written agreement by the applicant and the landowner certifying to the Planning Director's satisfaction that these additional living quarters will be reconverted to their original condition upon termination of the permit for farm labor housing.

The Certificate of Need Committee may recommend approval of "permanent" housing structures for farm workers in specific situations which warrant a long-term residential use of the property. An application for a permanent housing structure must be reviewed by the Planning Commission. Upon termination of the permit, the structure must be made to conform to current zoning regulations.

Approved farm labor housing units are accessory uses to agriculture and therefore are exempt from the density restrictions of the zoning ordinance.

If you are interested in obtaining more information about farm labor housing in the County and how to apply for a Farm Labor Housing Permit, please contact the Planning counter at 650/363-4161.

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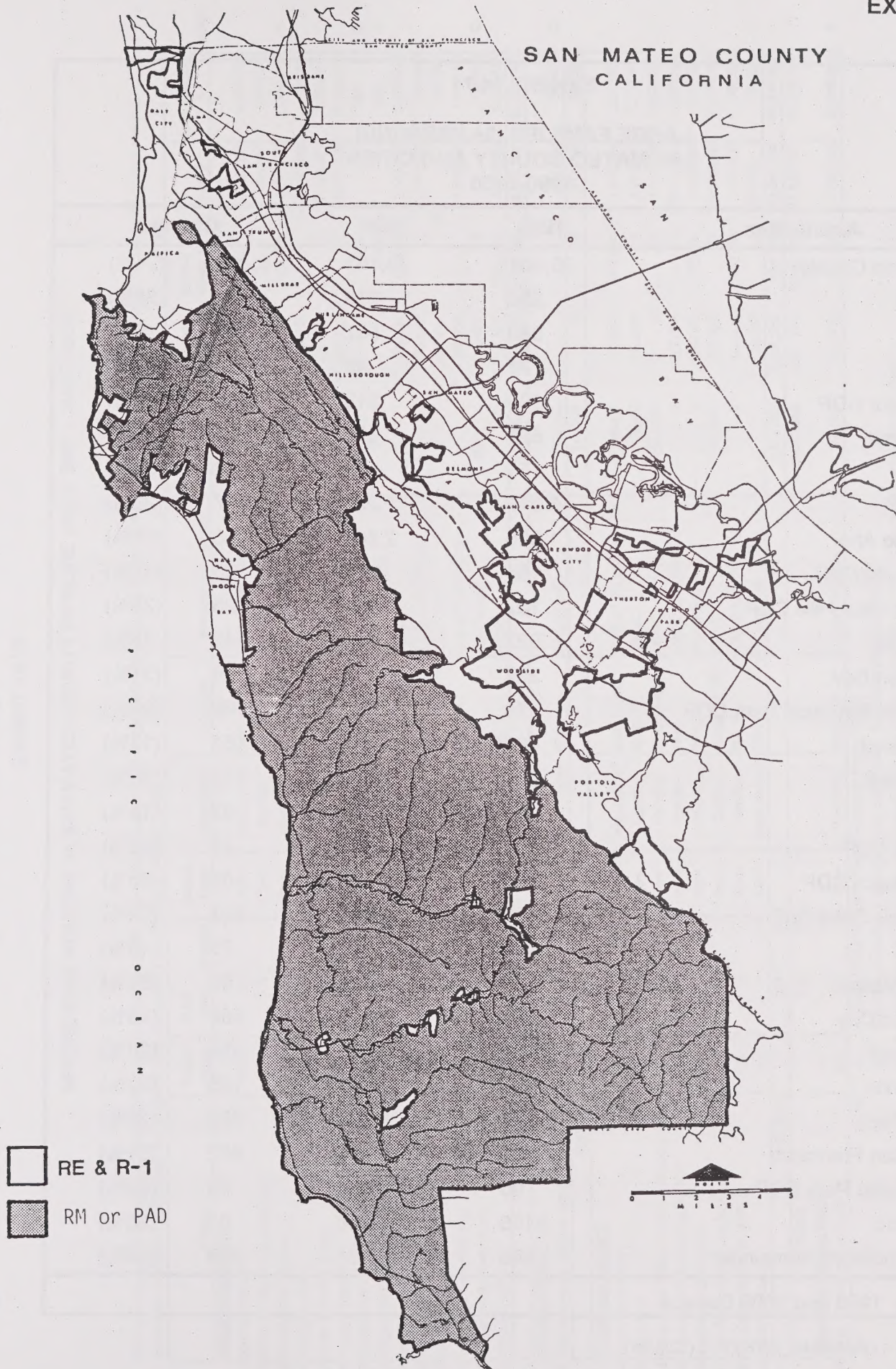


EXHIBIT 14.71

**LARGE FAMILIES (5+ PERSONS)
SAN MATEO COUNTY AND CITIES
1990-2000**

Jurisdiction	1990	2000	Change	
San Mateo County	26,801	33,191	6,390	(24%)
Atherton	250	319	69	(28%)
Belmont	540	567	27	(5%)
Brisbane	71	93	22	(31%)
Broadmoor CDP	198	212	14	(7%)
Burlingame	627	691	64	(10%)
Colma	54	86	32	(59%)
Daly City	6,010	7,207	1,197	(20%)
East Palo Alto	1,650	2,566	916	(56%)
El Granada CDP	164	227	63	(38%)
Emerald Lake Hills CDP	102	127	25	(25%)
Foster City	827	785	42	(5%)
Half Moon Bay	384	502	118	(31%)
Highlands Baywood Park CDP	74	143	69	(93%)
Hillsborough	482	543	61	(13%)
Menlo Park	785	1,057	272	(35%)
Millbrae	667	754	87	(13%)
Montara CDP	90	113	23	(26%)
Moss Beach CDP	113	48	-65	(-58%)
North Fair Oaks CDP	1,020	1,257	237	(23%)
Pacifica	1,586	1,659	73	(5%)
Portola Valley	126	195	69	(55%)
Redwood City	2,437	3,123	686	(28%)
San Bruno	1,550	1,866	316	(20%)
San Carlos	607	742	135	(22%)
San Mateo	2,725	3,508	783	(29%)
South San Francisco	2,807	3,669	862	(31%)
West Menlo Park CDP	90	135	45	(50%)
Woodside	195	246	51	(26%)
Unincorporated Remainder	543	751	208	(38%)

Source: 1990 and 2000 Census

EXHIBIT 14.72

AFFORDABLE HOUSING IN SAN MATEO COUNTY PIPELINE (JULY 2001 - JUNE 2002)

This list includes only projects funded by County CDBG/HOME; affordable projects in Daly City, SSF, Redwood City and City of San Mateo without County CDBG/HOME dollars are not included. Where applicable, the projects also include FY 02-03 CDBG/HOME funds.

Project	Project Type	# Aff. Units	# Beds	Tenure Type	Target Pop.	Location	Sponsor/ Developer	County CDBG \$	Consortium HOME \$	Other CDBG/ HOME \$	Other \$	Total Funding \$	NOTE
UNDER DEVELOPMENT													
1 Belmont House	NC	25		Rent	Spec Needs	Belmont	Mental Hlth Assn	200,000	500,000		3,300,000	4,000,000	
2 DC BART Site - Ownership Hsg	NC	4		Own	Families	Daly City	City of DC/Habitat		80,000		950,000	1,030,000	
3 First Step for Families	NC	39		Rent	Homeless	San Mateo	Shelter Network	751,800	500,000	363,000	4,335,200	5,950,000	A
4 Lakeside Apts	NC	10		Rent	Families	Pacifica	Nat'l Church Residences	747,000	230,000		2,153,000	3,130,000	
5 Main & Arnold Sr. Hsg	NC	64		Rent	Seniors	HMB	Lesley Fnd.	672,629	529,640	0	7,104,321	8,306,590	
6 Nugent Square	NC	32		Rent	Families	EPA	MPHC	1,208,137	900,000	0	8,991,863	11,100,000	
7 Pulgas Panhandle - Ownership	NC	20		Own	Families	EPA	City of EPA/ TBD			50,000		TBD	B
8 Pulgas Panhandle - Rental	NC	66		Rent	Families	EPA	City of EPA/ TBD			50,000		TBD	B
9 South Delaware Apts	A/R	11		Rent	Families	San Mateo	HAND		300,000	660,000	2,540,000	3,500,000	
10 South Plaza	NC	35		Rent	Families	San Carlos	J Bauer (For Profit)		402,145	0	6,997,855	7,400,000	
11 SSF Downtown Apts	A/R	6		Rent	Families	SSF	City of SSF		500,000	TBD		500,000	
12 Third Av. Ownership Hsg	NC	7		Own	Families	Daly City	City of DC/Habitat		400,000		1,400,000	1,800,000	
13 Walker Resid. Treatment	A/R	0	6	Rent	Spec Needs	EPA	Free-at-Last	TBD	100,000	0		100,000	C
14 Willow Gardens	A/R	30		Rent	Families	SSF	MPHC	0	1,769,555	1,000,000	6,000,000	8,769,555	
SUBTOTAL		349	6					3,579,566	6,211,340	2,123,000	43,772,239	55,586,145	
UNDER CONSTRUCTION													
15 Williams House (Walker Hse)	A/R		6	Rent	Spec Needs	EPA	Free-at-Last	115,000			117,000	232,000	C
SUBTOTAL		0	6					115,000	0	0	117,000	232,000	
COMPLETED PROJECTS													
16 Humboldt House	A/R	0	32	Rent	Mentally Ill	San Mateo	Mateo Lodge/Cnty M.H.	100,000	200,000	365,000	1,410,000	2,075,000	
17 Main St. II	NC	28		Rent	Families	HMB	MPHC	955,000	600,000	0	4,202,500	5,757,500	
18 Moonridge II (Coastside Farm Labor Hsg)	NC	80		Rent	Families	Coastside	MPHC	1,367,500	0	0	4,461,000	5,828,500	
19 Peninsula Pk Apts (Gateway 101)	NC	65		Rent	Families	EPA	EPA CanDo/BRIDGE	0	375,000	0	10,125,000	10,500,000	
20 Redwood Oaks Apts.	A/R	36		Rent	Families	RWC	HAND (HIP Hsg)	0	250,000	153,154	2,705,646	3,108,800	
21 San Pedro Commons Sr. Hsg	NC	74		Rent	Seniors	Unincorp. DC	MPHC	950,000	687,500	0	10,782,000	12,419,500	
22 SSF Commercial Av. A/R	A/R	4		Rent	Families	SSF	City of SSF	0	322,500	150,000	110,500	583,000	
23 Wisteria House	A/R	0	6	Rent	Spec. Needs	EPA	Free-at-Last		25,200	0	249,800	275,000	
SUBTOTAL		287	38					3,372,500	2,460,200	668,154	34,046,446	40,547,300	
TOTAL		636	50					7,067,066	8,671,540	2,791,154	77,935,685	96,365,445	
OTHER PROJ. (Under Devt)													
24 Opp. Center of Peninsula	NC	95		Rent	Homeless	Palo Alto	Comm. Wkg Group	150,000	300,000	1,530,000	19,020,000	21,000,000	D

- Notes**
- A Includes \$400,000 CDBG Precommitment from FY 03-04
 - B Pulgas Panhandle - # units are very preliminary. Proj. planning in progress.
 - C Walker Hse & Williams Hse were reported as one project last yr (Walker Hse); now considered separate projects.
 - D Project is located in Palo Alto, outside of County jurisdiction. HUD funding allowed if project benefits County residents.

Federally Assisted Multifamily Housing

Prepayment Eligible and Expiring Section 8 Contracts

County Of San Mateo

Sorted by City and Project Name

Project Name / Address	City	County	Federal Insurance Program	Owner Type	Flex. Sub.	Sec. 8 Units	Total Section 8 Units	Total Assist. Units	Total Units	Original Sec. 8 Exp. Date	Prepay Notice Filed	HUD Mtg. Prepaid	Sec. 8 Opt Out Filed	Section 8 Terminated	Title II/VI POA Funded	Pres. Acq.	Risk Assessment
Redwood Court 635 Spruce St	Redwood City	San Mateo	CHFA	PM		27	27	27	27	09/07/03							At Risk
Flores Gardens 2604 Flores St	San Mateo	San Mateo	CHFA	PM		72	72	72	72	10/24/03							At Risk
Park Towers 700 Laurel Ave	San Mateo	San Mateo	202 Direct	NP		200	200	200	200	09/30/01							Low Risk Np
Rotary Plaza 433 Alida Way	So San Francisco	San Mateo	236(j)(1)/	NP	yes	50 36 30 20 4	140	179	179	07/31/99 07/31/01 07/31/03 09/30/99 09/30/99							Low Risk Np
Skyline View Apartments 3880 Callan Blvd. #104	So. San Francisco	San Mateo					*	160	160		4/1/1996	7/23/96					Prepaid/ Opted Out
Fairway Apts. 77 Westborough Blvd	South San Francisco	San Mateo	221(d)(4)	PM		74	74	74	74	07/30/00							At Risk

14.168

V.

Housing Resources

V. HOUSING RESOURCES

A. FINANCIAL RESOURCES

Exhibit 14.75 briefly describes the resources generally available for housing and community development in the County. Exhibit 14.76 shows the major financial resources available for housing and community development in the urban County for FY 2002-2003. The urban County is comprised of the unincorporated areas of the County plus the sixteen (16) smaller cities in the County, excluding Daly City, Redwood City, San Mateo and South San Francisco.

B. LAND INVENTORY

Government Code Section 65583(a)(3) requires that the Housing Element include an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. This information is generally provided in this section. The Housing Supply Section includes a more detailed analysis of the housing projects, programs and sites that will enable the County to meet its share of the regional housing need as determined by ABAG. The Housing Constraints Section includes a more detailed analysis of infrastructure constraints affecting unincorporated areas.

1. Land Use Setting

Unincorporated County lands are shown on Exhibit 14.77. About one-third of San Mateo County's 450 square miles of land area is committed to urban development. Over half of the urbanized area, some 75 square miles, is in residential use. Residential areas are concentrated on the narrow Bayside plain and adjacent foothills and in the Midcoast. Remaining open lands outside the County's urban/rural boundary are predominantly mountainous, remote from urban services and largely committed to watershed, agriculture, forestry, recreation and open space uses. For this reason, the following land inventory focuses on designated urban areas.

2. Vacant Land

By the 1980s, virtually all large tracts of relatively level and easily developable land with access to urban services in the County had been subdivided and developed, principally at low to medium suburban densities. Some vacant undeveloped land remains in a few urban Bayside unincorporated areas including Emerald Lake Hills, Palomar Park, Devonshire, Los Trancos Woods and Highlands/Baywood Park. For the most part, these hillside areas were previously subdivided and are zoned for single-family residential development. As such, development consists primarily of infill single-family home construction on existing lots. A few larger undeveloped parcels (5 to 10 acres) zoned for

single-family residential development remain, but are moderately constrained to relatively low densities by topography, lack of access or lack of infrastructure. Infrastructure constraints in these areas are described further in the Housing Constraints Section.

On the Coastsides, the Midcoast urban area contains a significant amount of vacant undeveloped land. As is the case on the Bayside, the urban Midcoast was previously subdivided in the early 1900s and, for the most part, is zoned for single-family residential development. As such, current development is primarily infill single-family home construction on existing lots. Current build-out estimates for the Midcoast indicate that approximately 1,600 additional single-family units could be built in R-1 zoned areas of the Midcoast. Some vacant land zoned for multiple-family development also remains, and small developments of about two to ten units will continue to be developed in this area. It is estimated that approximately 325 additional multiple-family units could be constructed in these R-3 zoned areas totaling approximately 20 acres (see Exhibit 14.78). Finally, as shown on Exhibit 14.79, there are three vacant designated affordable housing sites on the Midcoast, totaling 29.5 acres, where at least 50 percent of the units in each development are required to be affordable to low and moderate-income households. As described in the Housing Supply Section, the County has approved a residential development (Moss Beach Highlands) for the South Moss Beach site, which is currently under consideration by the Coastal Commission. Based on a maximum density of 17.4 dwelling units/acre as allowed by the LCP, a total of 295 units could potentially be developed on the remaining two designated sites. However, as described further in the Housing Constraints Section, major development in the Montara/Moss Beach area, at least in the short term, will continue to be constrained by inadequate infrastructure, primarily lack of water.

3. Underutilized Land with Redevelopment Potential

As the amount of vacant urban land decreases, there is an increasing interest in the redevelopment potential of underutilized land. Exhibits 14.80 through 14.83 show vacant or underutilized lands in Bayside unincorporated areas with multiple-family residential development potential and their current general plan/zoning designation. Most of the land is developed, but not as intensely as allowed by its current general plan/zoning designation and given its proximity to major transit corridors. Much of the land, for example in the Sequoia Tract and North Fair Oaks, is zoned for commercial use, but the County Zoning Regulations allow residential uses with a use permit in these zones. As development of these lands becomes more critical to the County's ability to meet its regional housing need, the County can consider rezoning to allow multiple-family residential uses by right. The density of development currently allowed by the "S" combining district is shown in Exhibit 14.84. Infrastructure constraints affecting these unincorporated areas are described in the Housing Constraints

Section. Exhibit 14.85 summarizes the existing conditions and development potential of the vacant and underutilized land discussed in this section.

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(12/6/04)

1. The first part of the document is a letter from the President of the United States to the Congress, dated January 1, 1801. It is a very important document, as it is the first time that the President has addressed the Congress since the establishment of the new government.

2. The second part of the document is a report from the Secretary of the Treasury, dated January 1, 1801. It is a very important document, as it is the first time that the Secretary of the Treasury has reported to the Congress since the establishment of the new government.

3. The third part of the document is a report from the Secretary of the Navy, dated January 1, 1801. It is a very important document, as it is the first time that the Secretary of the Navy has reported to the Congress since the establishment of the new government.

4. The fourth part of the document is a report from the Secretary of the War, dated January 1, 1801. It is a very important document, as it is the first time that the Secretary of the War has reported to the Congress since the establishment of the new government.

5. The fifth part of the document is a report from the Secretary of the Interior, dated January 1, 1801. It is a very important document, as it is the first time that the Secretary of the Interior has reported to the Congress since the establishment of the new government.

6. The sixth part of the document is a report from the Secretary of the State, dated January 1, 1801. It is a very important document, as it is the first time that the Secretary of the State has reported to the Congress since the establishment of the new government.

7. The seventh part of the document is a report from the Secretary of the War, dated January 1, 1801. It is a very important document, as it is the first time that the Secretary of the War has reported to the Congress since the establishment of the new government.

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EXHIBIT 14.75

HOUSING RESOURCES

Program	Administrating Agency	Purpose	Amount Available	Availability/Comments
FEDERAL PROGRAMS				
Community Development Block Grant (CDBG)	HUD allocates to 5 local entitlement jurisdictions in county – San Mateo County; Daly City; South San Francisco; City of San Mateo; and Redwood City	Variety of housing and community development activities – based on locally established priorities. Funding targets lower income beneficiaries.	FY 03-04 County \$3.5m Daly City \$1.5 m So. S.F. \$0.7m City of San Mateo \$0.99m Redwood City \$1.1m	Annual formula allocations. Based on 2000 Census, San Mateo County is seen by HUD as relatively economically better off than other counties in State and country; therefore, allocations anticipated to be relatively less compared to other jurisdictions.
HOME Investment Partnerships Act (HOME)	HUD allocates to local HOME Participating Jurisdictions – San Mateo County is lead for County HOME Consortium (16 small cities + SSF). Daly City; San Mateo, and Redwood City receive own separate allocations.	Variety of affordable housing activities – predevelopment; acquisition, construction, rehabilitation, etc.	FY 03-04 County HOME \$1.8m Cons. Daly City \$0.57m City of San Mateo \$0.56m Redwood City \$0.45m	Annual allocations based on slightly different demographic data than CDBG. HOME allocation includes calculation of high housing costs.
Emergency Shelter Grant (ESG)	HUD allocates to local jurisdictions – San Mateo County.	Variety of shelter activities based on local priorities. San Mateo County priority has been shelter operations.	FY 03-04 \$125,000	Annual allocation.
Continuum of Care (CoC)	HUD provides to local jurisdictions or agencies within local jurisdictions on a competitive basis – must submit annual application.	Variety of shelter and housing activities, with focus on permanent housing for the homeless.	FY 02-03 \$3.9 million	Available on competitive basis, but HUD is thinking of converting to formula allocation.

EXHIBIT 14.75 (continued)

HOUSING RESOURCES

Program	Administrating Agency	Purpose	Amount Available	Availability/Comments
Housing Authority Programs	HUD provides funding to County of San Mateo Housing Authority to administer rental assistance program.	Operates 3 public housing projects (Midway Village – 150 units; El Camino Village – 30 units; Half Moon Village Sr. Housing – 60 units). Administers rental assistance vouchers. (4th public housing project of 80 units is operated by the SSF Housing Authority).	FY 02-03 Approx. 4,200 vouchers for families and special needs groups (e.g., Housing Choice, Shelter Plus Care, Family Unification, Moving to Work, Moderate Rehab).	Housing Authority receives annual allocations.
Housing Opportunities for Persons with AIDS (HOPWA)	HUD allocates to San Francisco Eligible Metropolitan Statistical Area (EMSA). County AIDS Offices receives funding through SF EMSA.	Variety of housing assistance for persons with AIDS/HIV.	FY 2002-03 \$755,000	Competitive.
STATE PROGRAMS				
Low Income Housing Tax Credits	California Tax Credit Allocation Committee (TCAC)	Equity capital for multi-family rental affordable housing projects.		Annual amount available based on \$125 per capita. Extremely competitive.
Mortgage Credit Certificates (MCC)	California Debt Limit Allocation Committee (CDLAC) – San Mateo County is legal agent.	First-time moderate income home buyer assistance – MCC's allow purchaser to obtain larger mortgage.		County must apply to CDLAC for allocation. Local allocation used up fast.
State tax-exempt mortgage revenue bond financing.	California Housing Finance Agency (CHFA)	Loans for multi-family rental housing.		

EXHIBIT 14.75 (continued)

HOUSING RESOURCES

Program	Administrating Agency	Purpose	Amount Available	Availability/Comments
Local Housing Trust Fund Matching Grant Program	State HCD allocates to Cities, Counties, and 501(c)(3) nonprofits that administer local housing trust funds.	Support local housing trust funds dedicated to the creation or preservation of affordable housing.	Matching grants from \$1 million to \$2 million	Detailed program requirements and application material is expected to be available in July, 2003. The program is governed by AB 1891 of 2002, which specifies many program design features.
CalHome Program	State HCD allocates to local public agencies and nonprofit corporations. Grants to local public agencies and nonprofit developers to assist individual households through deferred payment loans. Direct, forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions.	Enable low and very-low income level households to become or remain homeowners.	Notice of Funding Availability California Self-Help Housing Program 2/03 – \$2 million total; maximum grant \$100,000 per project.	Competitive. Emphasis on self-help projects.
Code Enforcement Grant Program (CEGP)	State HCD Division of Codes and Standards.	To make grant funds available to cities, counties and cities, and counties for capital expenditures to supplement local funding for code enforcement programs.	Notice of Funding Availability 3/13/03 \$4.75 million total; maximum grants \$300,000.	Competitive. To be used for acquisition or construction of a capital asset that complements a housing code enforcement program.

EXHIBIT 14.75 (continued)

HOUSING RESOURCES

Program	Administrating Agency	Purpose	Amount Available	Availability/Comments
Emergency Housing and Assistance Program (EHAP)	HCD/EHAP formula allocation for local government agencies and nonprofit corporations that provide emergency shelter and transitional housing.	Fund emergency shelters, transitional housing and supportive services for homeless individuals and families.	2002 - \$5.3 million total for operations grants Beginning FY 2002-2003 – \$31 million over 6 years for capital development deferred loans.	Applications are invited through Notices of Funding Availability. In some counties, Designated Local Boards (DLBs) rank and recommend application for EHAP funding. Where no DLB exists, applications are submitted directly to HCD/EHAP.
Local Housing Trust Fund Matching Grant Program	State HCD awards matching grants to cities, counties and 501(c)(3) nonprofits that administer local housing trust funds.	To support local housing trust funds dedicated to the creation or preservation of affordable housing.	\$15 million for local housing trust funds in operation prior to Jan. 1, 2003, and \$10 million will be available for local housing trust funds established after this date. Grants are from \$1 million to \$2 million.	Detailed program requirements and application material is expected to be available in July, 2003.
Mobile Home Park Resident Ownership Program (MPROP)	State HCD. For mobile home park resident organizations, nonprofit entities, and local public agencies. Low-income residents of converted parks apply for individual loans to the entity that has purchased the park.	Finance the preservation of affordable mobile home parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.	FY 2002-03 – \$6 million Short Term Conversion Loans, Long Term Blanket Loans, Long Term Individual Loans	Applications are invited through issuance of Request for Proposal (RFP). Projects are evaluated, ranked, and funded according to criteria in the RFP's.

EXHIBIT 14.75 (continued)

HOUSING RESOURCES

Program	Administrating Agency	Purpose	Amount Available	Availability/Comments
Multi-Family Housing Program (MHP)	State HCD. Low interest loans for local public agencies, for profit and nonprofit corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of an applicant is a general partner.	Assist the new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households.	Notice of Funding Availability 2003 – \$95 million (\$70 million general, \$25 million supportive housing); maximum \$7 million per project.	Competitive. Applications evaluated according to criteria set forth in NOFA. No less than 45% of funds for Southern California, 30% for Northern California, 10% for rural areas.
Joe Serna, Jr. Farmworker Housing Grant Program	State HCD allocates grants and loans to local government agencies, nonprofit corporations, cooperative housing corporations, certain limited partnerships and federally recognized Indian tribes. Eligible beneficiaries of the grants are households with at least one person who derives a substantial portion of their income from agricultural employment.	To finance the new construction, rehabilitation and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower income households.	Jan. 2003 – \$30 million Feb. 2003 – \$25 million for migrant farm workers Limit of \$1 million per project for rehabilitation, \$3 million for new construction.	Funds awarded as eligible applications are received, until 2005 or until all funds are exhausted.

EXHIBIT 14.75 (continued)

HOUSING RESOURCES

Program	Administrating Agency	Purpose	Amount Available	Availability/Comments
LOCAL PROGRAMS				
County and City-Owned Surplus Land	County and Cities	May be used for affordable housing.		Potential source – availability depends on locality.
Local Inclusionary Programs	County and Cities	For multi-family construction of affordable for sale and rental units.		Seven jurisdictions in San Mateo County, including the County, currently have inclusionary ordinances.
Redevelopment Housing Set-Aside Funds (Min. 20% of RDA funds)	12 Cities in County w/ Redevelopment Agencies (RDA) – Belmont; Brisbane; Daly City; East Palo Alto; Foster City; Menlo Park; Millbrae; Pacifica; San Carlos; SSF; San Mateo; Redwood City.	Various affordable housing activities for households for lower and moderate income families with incomes up to 120% median.		Availability varies, and currently threatened by State, which will take uncommitted RDA dollars to reduce anticipated FY 03-04 \$35 billion budget shortfall.
OTHER PROGRAMS				
Nonprofit Loan Sources	Low Income Housing Fund; Northern California Community Loan Fund; Lenders for Community Development; Local Initiatives Support Corp. (LISC).	Short-term loans for a variety of housing and community development capital projects.	Maximum loan amounts depend on source and project.	Strict underwriting. These funders are often conduits for banks and lending institutions.

EXHIBIT 14.75 (continued)

HOUSING RESOURCES

Program	Administrating Agency	Purpose	Amount Available	Availability/Comments
For-profit Loan Sources	Affordable Housing Program (AHP of Federal Home Loan Bank); Savings Association Mortgage Company (SAMCO); California Community Reinvestment Corporation.	Long-term financing for affordable housing projects.	Maximum loan amounts depend on project feasibility. AHP funding can be grant.	Must be able to meet underwriting requirements. AHP funding competitive.

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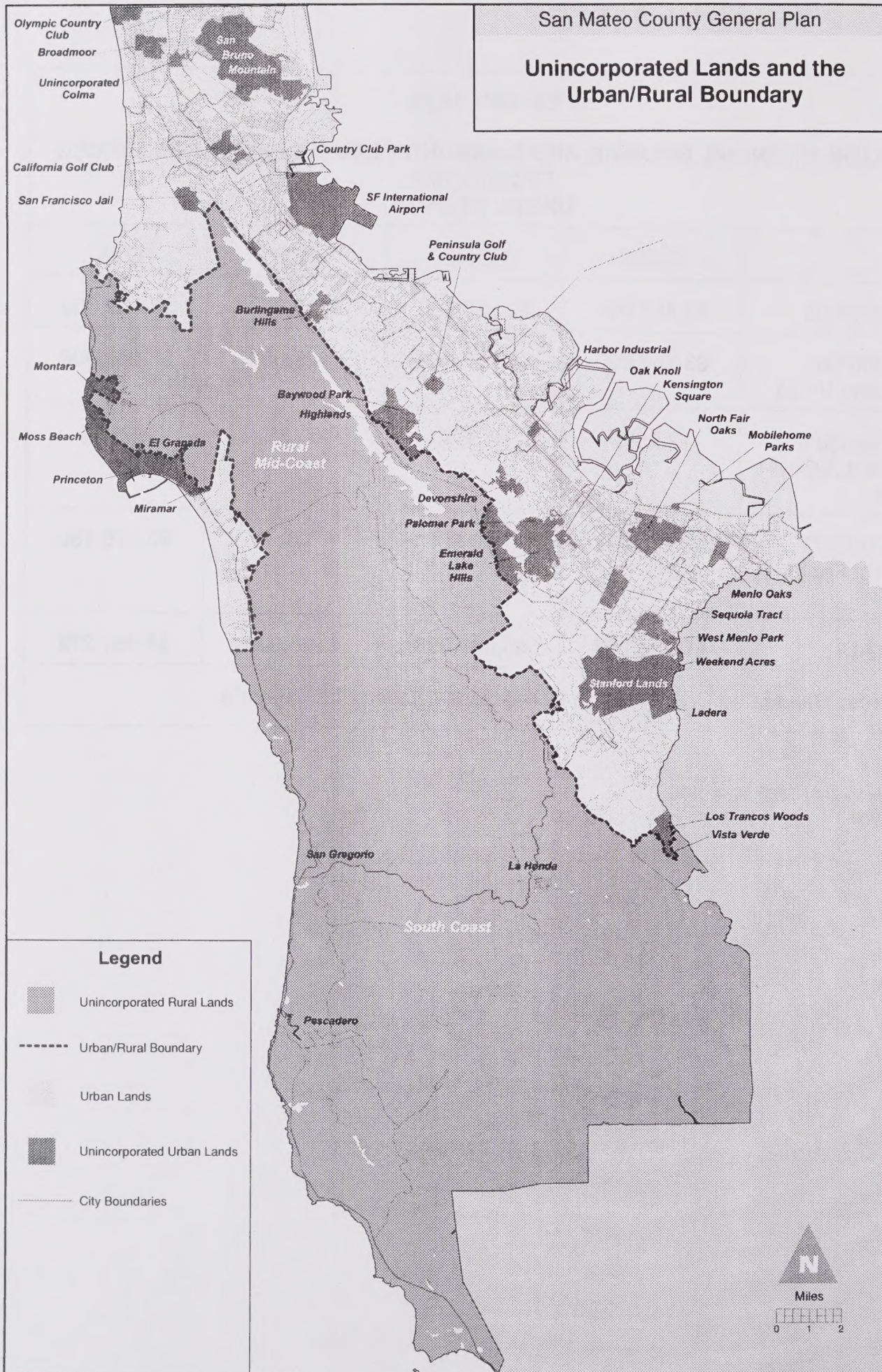
EXHIBIT 14.76**MAJOR FINANCIAL HOUSING AND COMMUNITY DEVELOPMENT RESOURCES
FY 2002-2003
URBAN COUNTY**

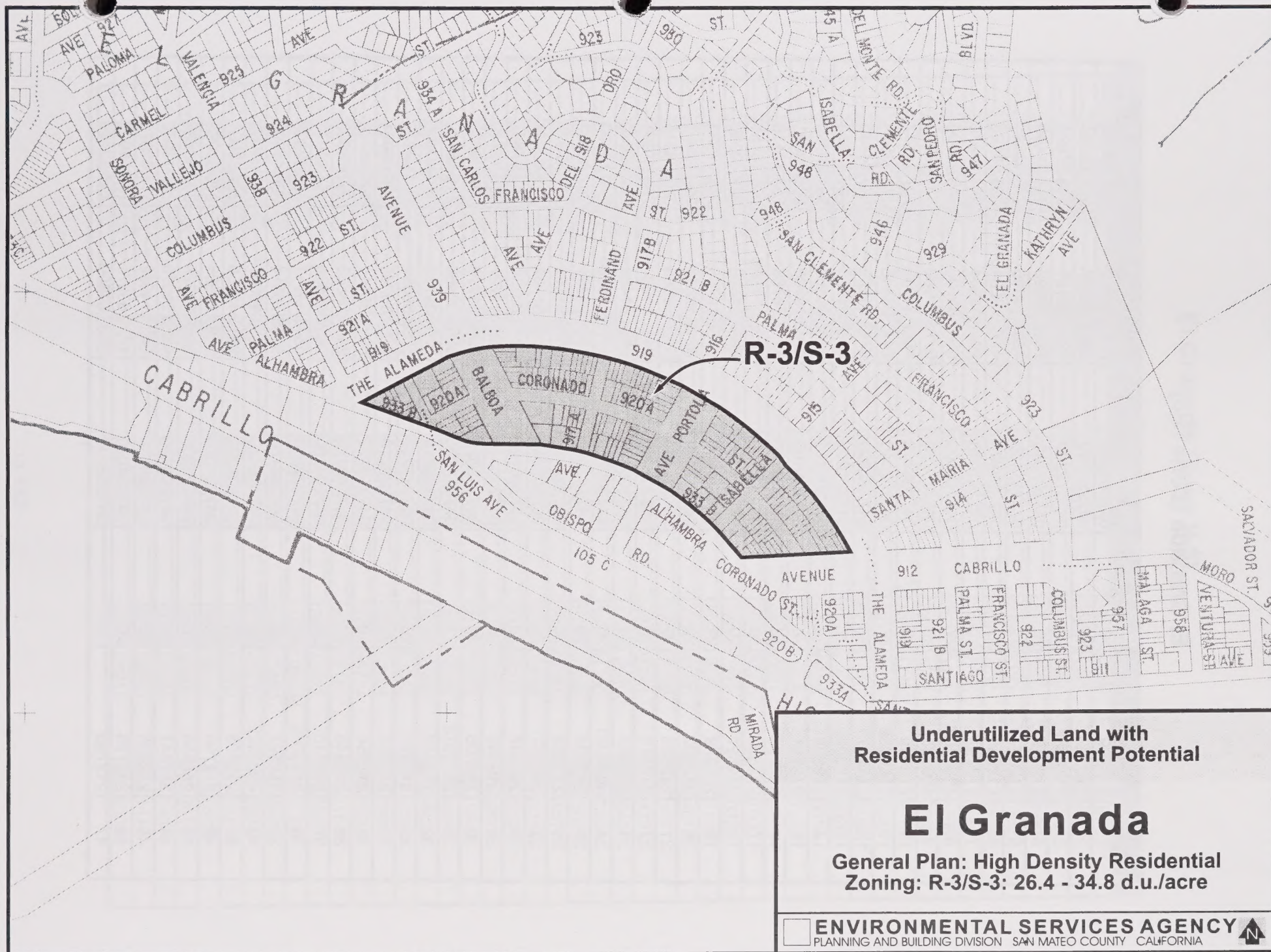
	CDBG	HOME	ESG	TOTAL
FY 2002-03	\$3,655,000	\$2,250,000	\$128,000	\$6,033,000
FY 2001-02 (Current Year)	\$3,766,000	\$2,262,000	\$129,000	\$6,157,000
% Change from Current 2000-01 Year	-2.95%	-0.53%	-0.78%	-2.01%
FY 2002-03 Reprg. Funds + P.I.	\$2,628,272	\$790,000	-0-	\$2,476,180
TOTAL	\$6,283,272	\$3,040,000	\$128,000	\$9,451,272

Source: San Mateo County Home Consortium – Action Plan 2002-03

San Mateo County General Plan

Unincorporated Lands and the Urban/Rural Boundary





El Granada (Zone R-3)

No.	PARCEL_ID	APAGE	APN	AREA (sf)	PERIMETER (ft)
1	212809	20	047207230	2891.16572	269.50094
2	212592	23	047233040	4959.35387	304.15384
3	2113068	27	047272340	7294.45191	345.87894
4	212819	20	047207080	7962.80520	368.31469
5	212817	20	047207100	4283.14896	275.12621
6	212838	20	047208220	4771.79204	295.26723
7	212797	20	047201020	2922.84844	261.81079
8	4002688	27	047271190	6662.88000	349.99000
9	4003852	23	047233290	5773.61000	331.68000
10	212590	23	047233110	4902.44759	297.14577
11	2113066	27	047272040	2467.03445	244.18654
12	2113071	27	047272200	5767.94222	317.54130
13	2113089	27	047271030	2483.09703	246.77815
14	212835	20	047208110	6286.95565	351.80290
15	212791	20	047201100	4653.19933	288.49091
16	212588	23	047233130	2747.78783	251.72116
17	212802	20	047202150	10057.71603	401.18151
18	212827	20	047208190	2657.99578	248.49950
19	212589	23	047233120	2458.19703	246.67232
20	212602	23	047232160	3249.12313	262.72958
21	212598	23	047232080	5130.52885	303.68215
22	212813	20	047207140	2411.49207	233.07081
23	212843	20	047206190	2994.81439	262.05930
24	4004321	20	047206230	17060.40000	640.40000
25	212804	20	047202090	5308.25341	307.02097
26	212833	20	047208130	3536.91361	317.47577
27	212857	20	047205260	5598.61862	312.42745
28	212847	20	047206150	2675.88230	258.47887
29	212848	20	047206140	5266.17721	306.15740
30	212606	23	047232020	5800.80779	333.00670
31	2113072	27	047272250	5805.52468	319.66100
32	212842	20	047208210	7794.89700	356.40606
33	212591	23	047233230	5808.36391	324.92675
34	212853	20	047206210	4939.38285	300.62951
35	212856	20	047205270	5318.35141	309.88729
36	212845	20	047206170	2444.88853	252.93800
37	212846	20	047206160	2657.66056	257.62073
38	2113065	27	047272290	4543.49717	286.02328
39	212597	23	047232130	5266.76514	308.45599
40	4004322	20	047206110	626.02000	100.04000
41	212805	20	047207290	2610.45755	261.33031
42	212794	20	047201070	2683.20965	279.31985
43	212854	20	047206200	5049.22324	300.69665
44	212841	20	047208040	4350.21573	287.11372
45	212836	20	047208100	3424.14962	315.08376
46	212796	20	047201030	1729.88571	187.65092
47	212790	20	047203140	9303.67609	424.32296

El Granada (Zone R-3)

No.	PARCEL ID	APAGE	APN	AREA	PERIMETER
48	212812	20	047207280	2858.53478	267.41388
49	212803	20	047202100	4863.30060	298.39763
50	2113090	27	047271020	4386.18890	286.95730
51	212816	20	047207110	4398.97236	277.23080
52	212863	20	047205090	2336.48123	232.87682
53	212852	20	047206030	4691.20237	294.76594
54	212858	20	047205250	3801.82816	286.25156
55	2113078	27	047271150	2584.65401	251.94206
56	2113084	27	047271090	2273.94582	235.79253
57	212799	20	047202140	10535.47461	410.70513
58	212795	20	047201040	2217.18296	235.75241
59	212787	20	047203170	6724.51990	329.05458
60	212818	20	047207090	2187.80880	229.02020
61	212811	20	047207310	5095.00632	309.80014
62	2113091	27	047271010	2412.26915	248.17199
63	2113088	27	047271180	4439.60661	286.16327
64	4000748	20	047207360	4057.46000	295.97000
65	212806	20	047207190	2600.77270	262.10322
66	212789	20	047203150	5908.19679	323.27105
67	212792	20	047201090	2739.16900	230.24018
68	212582	23	047233180	2525.17782	252.01671
69	2113064	27	047272260	4242.87391	278.34731
70	2113062	27	047272300	13496.29700	592.95401
71	212801	20	047202160	5471.91106	309.20254
72	212587	23	047233250	5228.88368	301.43031
73	212849	20	047206130	2635.49061	262.40574
74	212586	23	047233260	4849.08846	294.12140
75	2113067	27	047272030	2453.92379	245.32524
76	212596	23	047232140	5297.95257	311.02002
77	212814	20	047207330	8185.73959	362.19648
78	212810	20	047207220	3054.49342	272.36946
79	212855	20	047205280	5240.20962	309.36824
80	2113085	27	047271080	2677.84066	267.60381
81	212825	20	047207030	3550.70924	324.75868
82	212837	20	047208090	2415.56724	248.79268
83	212828	20	047208180	4942.27167	296.11548
84	212834	20	047208120	2908.78027	289.55561
85	212859	20	047205160	10902.08293	434.57337
86	212840	20	047208050	2493.13460	249.49904
87	212793	20	047201080	2168.48833	232.68244
88	212603	23	047232150	3014.80504	257.63440
89	212194	20	047207340	5609.63610	319.25828
90	212820	20	047207350	8372.93906	382.36168
91	212581	23	047233270	9703.61690	394.54370
92	212604	23	047232040	6375.30567	352.14147
93	212600	23	047232060	4944.08215	298.29090

El Granada (Zone R-3)

No.	PARCEL ID	APAGE	APN	AREA	PERIMETER
94	212599	23	047232070	2490.19807	249.28461
95	2113083	27	047271100	1884.43102	204.32989
96	2113082	27	047271110	1324.94967	168.21296
97	212593	23	047233030	5604.65466	334.43799
98	212584	23	047233200	4754.04475	295.18125
99	2113073	27	047272170	2475.49353	256.93625
100	212815	20	047207320	4452.80086	278.42065
101	212807	20	047207250	2770.81188	266.97855
102	212839	20	047208060	2341.75605	246.28255
103	212800	20	047202170	5002.83399	300.11846
104	212583	23	047233080	2623.07663	253.37005
105	4000340	20	047205300	4780.25000	287.80000
106	212829	20	047208170	4842.47418	294.43042
107	212798	20	047201010	3979.26377	285.60674
108	212585	23	047233280	4939.20512	295.13520
109	212605	23	047232030	3036.30434	293.25831
110	212821	20	047207070	2206.62885	253.46650
111	212832	20	047208140	3111.05845	306.82282
112	212788	20	047203160	6521.62881	406.44643
113	2113070	27	047272330	7335.36768	346.80070
114	2113087	27	047271060	2426.66000	244.19000
115	2113086	27	047271070	2362.71194	243.11415
116	2113061	27	047272310	3924.58505	260.94667
117	212831	20	047208150	5711.90279	341.53664
118	2113074	27	047272160	2683.50317	261.46899
119	2113077	27	047271160	5193.24184	303.86164
120	2113075	27	047272150	8116.56822	374.15118
121	212826	20	047208200	5184.69686	300.05628
122	212830	20	047208160	2746.36790	251.51678
123	2113063	27	047272320	5016.24565	294.42473
124	212822	20	047207060	2205.40573	237.55478
125	212808	20	047207240	2793.95862	267.62963
126	212601	23	047232170	2520.66056	248.25577
127	2113076	27	047271170	5028.85557	300.01318
128	212860	20	047205200	7273.24233	342.72624
129	212844	20	047206180	5099.32305	304.18448
130	212607	23	047232010	8676.87678	378.17623
131	2113069	27	047272240	5142.86751	300.38810
132	2113060	27	047272280	4666.79918	290.58072

Total 132

602519.19076 39002.90000

**R-3/S-5/DR
PUD 124
11 Acres**

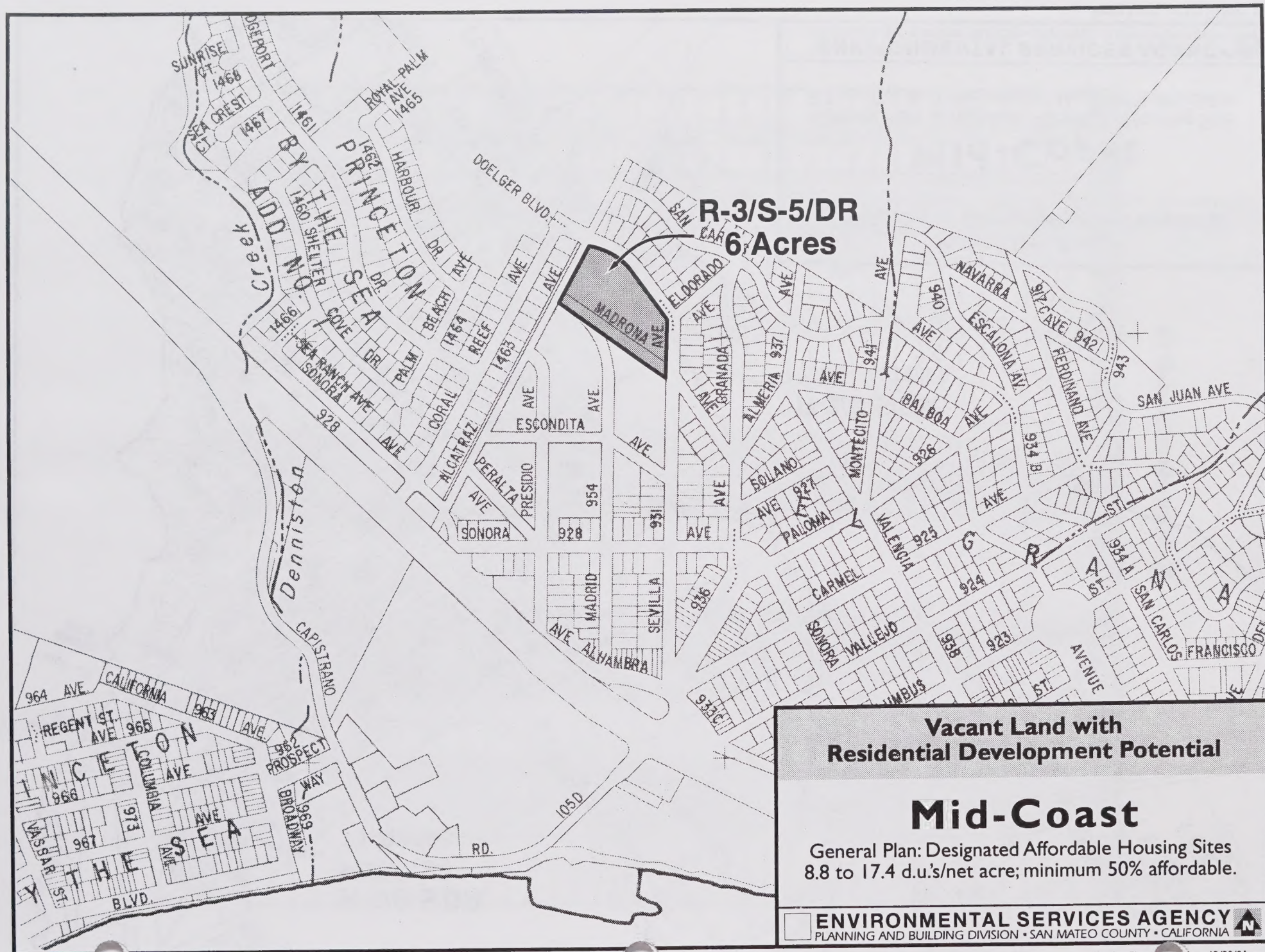
**R-3/S-5/DR
12.5 Acres**

**Vacant Land with
Residential Development Potential**

Mid-Coast

General Plan: Designated Affordable Housing Sites
8.8 to 17.4 d.u.'s/net acre; minimum 50% affordable.

ENVIRONMENTAL SERVICES AGENCY
PLANNING AND BUILDING DIVISION • SAN MATEO COUNTY • CALIFORNIA



Underutilized Land with Residential Development Potential

Broadmoor

6 acres

ENVIRONMENTAL SERVICES AGENCY
PLANNING AND BUILDING DIVISION • SAN MATEO COUNTY • CALIFORNIA



R-3/S-1

R-3/S-1

R-1/S-7

2

3

4

Underutilized Land With Residential Development Potential

Broadmoor

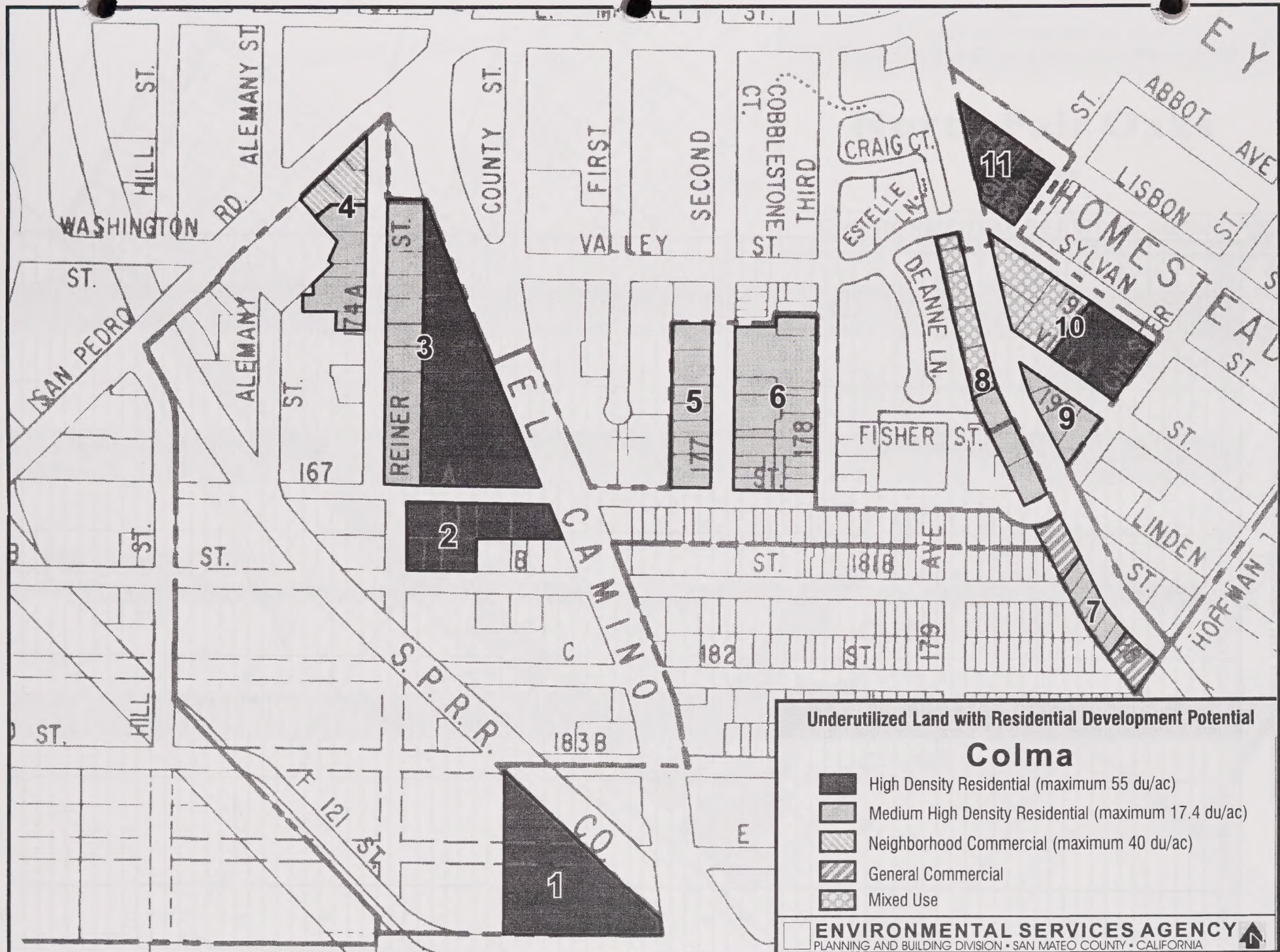
Tract	zone	No of parcels	APN	Parcel ID	Area (sf)	Perimeter(ft)
1	R-3/S-1	9	006196430	1716747	10001.92165	400.03847
			006196040	1716746	5004.322419	300.173269
			006196460	1716745	30034.57861	800.230546
			006196160	1716744	5002.401	300.096
			00619270	1716729	5000	300
			006196260	1716730	5000	300
			00619250	1716731	5000	300
			006196240	1716732	5000	300
			006196230	1716733	5000.000369	300.000022
2	R-3/S-1	9	006353100	17460	5657.705122	328.978778
			006353090	17459	6900.000515	355.000027
			006353080	17458	6700.0005	355.000027
			006353070	17457	6700.000501	355.000027
			006353140	17464	6700.0005	355.000027
			006353130	17463	6700.000501	355.000027
			006353120	17462	6900.000516	355.000027
			006353110	17461	5657.781158	328.98961
			006353150	17456	800.00006	120.000009
3	R-1/S-7	4	006345130	1716333	7500.000561	365.000027
			006345120	1716332	7500.00056	365.000027
			006345100	1716331	6000.000448	340.000025
			006345090	1716330	6000.000447	340.000025
4	R-1/S-7	11	006343170	17474	11531.03917	424.304635
			006343180	17475	5021.657157	304.020514
			006343190	17476	5768.2586	332.165467
			006343020	17477	29996.69773	729.947185
			006343120	17473	7500.00056	365.000027
			006343030	17480	7498.702359	364.958486
			006343110	17472	7500.00056	365.000027
			006343040	17479	7498.938395	364.96604
			006343130	17471	4499.476334	314.972078
			006343140	17470	4499.561308	314.97661
			006343060	17478	5999.547257	339.981899

Total 4

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11838.79994



Underutilized Land With Residential Development Potential

Colma

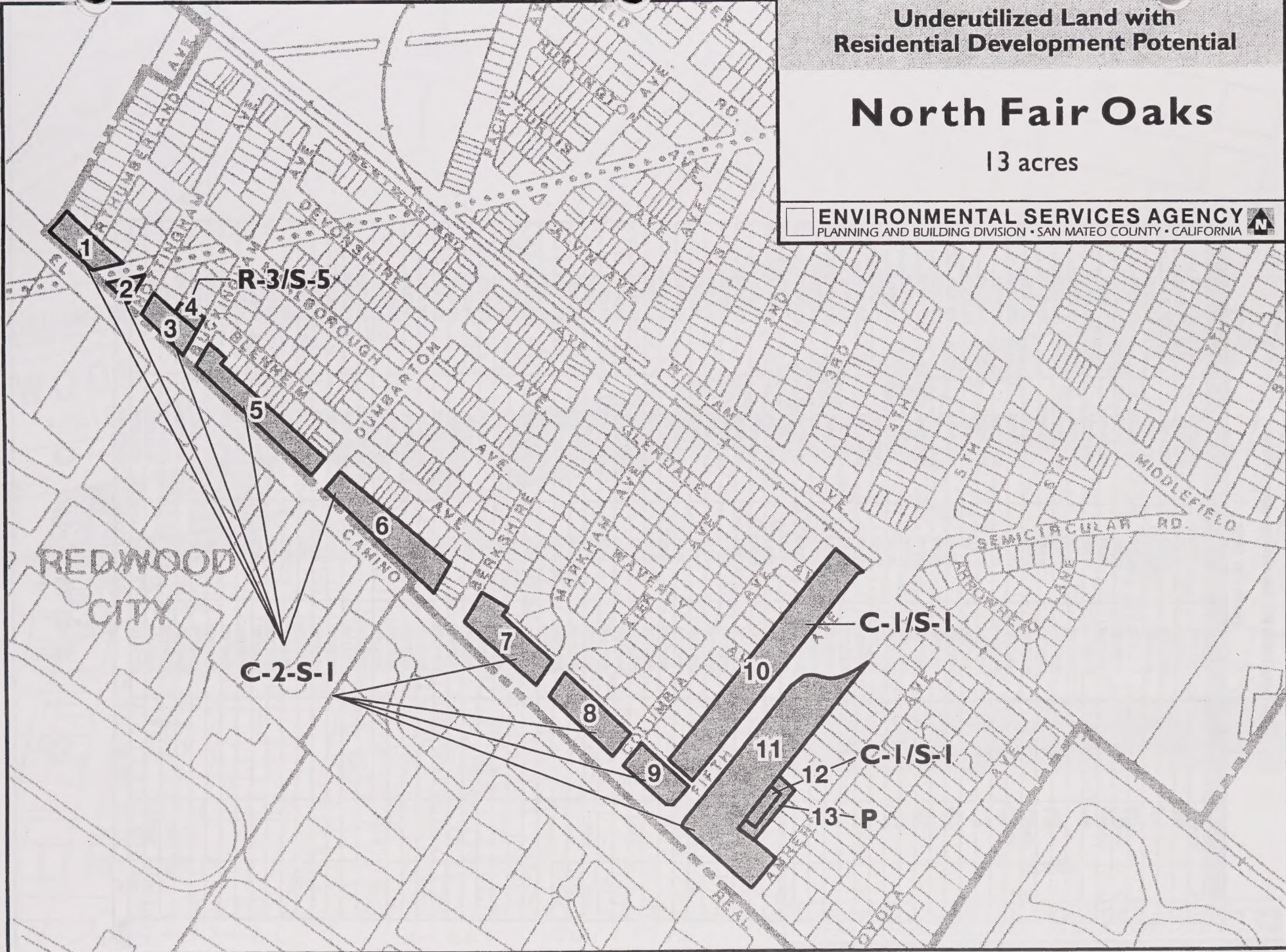
Tract	No of parcels	APN	Parcel ID	Area	Perimeter
1	1	008141060	15322	124032.5227	1604.332584
2	8	008121110	15389	9406.62582	387.95904
		008121130	15388	4837.283134	293.568398
		008121140	15387	4819.910365	292.803218
		008121180	15383	5001.671962	300.066923
		008121170	15384	5007.880274	300.227791
		008121020	15395	5004.255797	300.170237
		008121030	15394	4659.547596	293.322141
		008121040	15393	9595.631449	391.928662
		008121150	15386	15168.06833	512.070081
3	11	006391060	1554	96023.69268	1273.126494
		006391020	1555	14707.23054	549.282003
		006391030	1556	15677.41183	523.000487
		006391040	1558	18089.40217	605.859086
		006391050	1557	1979.085488	238.738295
		006373030	1548	14939.69269	491.331383
		006373040	1549	7436.03625	355.327682
		006373050	1550	7413.565016	354.661797
		006373120	1551	6388.302295	335.700714
		006373130	1552	6371.523442	335.125306
		006373140	1553	6355.830533	334.569811
4	8	006372080	1540	4250.00045	270.000029
		006372070	1541	16090.9122	552.478506
		006372060	1542	4121.660057	312.46589
		006372050	1543	8972.921815	420.508912
		006372040	1544	9689.719482	397.641282
		006372030	1545	8454.8735	494.503992
		006372020	1546	8696.578322	385.385731
		006372010	1547	4920.608216	307.984698
5	7	006392010	15555	12000.00762	440.000152
		006392020	15554	5400	330.000025
		006392030	15553	6600	350.000025
		006392040	15552	6000	340.000025
		006392050	15551	5999.999365	340.000015
		006392060	15550	12000.00064	440.000036
		006392070	15549	8999.998413	389.999999
6	19	006393010	15547	3164.482192	247.805628
		006393020	15546	2816.788826	240.049305
		006393030	15545	2816.317757	240.019863
		006393040	15544	5999.194206	339.967775
		006393050	15543	2999.111917	289.928957
		006393060	15542	13494.23753	479.891591
		006393070	15541	5993.803242	339.82133
		006393080	15540	35980.54908	829.798243
		006393170	15538	6000.000635	340.000036
		006393190	15539	3000.862872	290.069162
		006393200	15537	5000.000529	300.000032
		006393300	15536	3750.000397	275.000029
		006393310	15535	4750.503659	340.020164
		006393220	15534	6000.360032	340.014413
		006393230	15533	2816.000298	240.000025
		006393240	15532	2816.000298	240.000025
		006393250	15531	3168.000335	248.000026
		006393260	15530	3200.287857	264.005781
		006393270	15529	3199.712821	263.99428
7	8	006488130	158	13544.11208	486.769436
		006488110	1510	3111.581037	242.736025
		006488140	157	3282.992642	246.603534
		006488160	155	3464.298634	254.534156
		006488100	1511	2816.257046	245.230434
		006488150	156	3487.365276	265.923357
		006488120	159	3284.974103	258.089288
		006488170	154	12510.37415	497.241322
8	6	006484170	1568	12028.44249	441.978209
		006484160	1569	8704.912103	380.906427
		006484150	1570	9419.689965	397.004553
		006484140	1571	9480.16934	398.012542
		006484110	1573	5160.343965	288.785079
		006484100	1572	3981.570232	259.266859
9	4	006483070	1577	8868.010184	406.633007
		006483060	1576	7608.096315	371.899389
		006483050	1575	5517.320234	309.364003
		006483080	1574	3761.535437	291.047457
10	4	100840999	153	47031.3372	870.266851
		006482050	1578	24016.00197	640.267452
		006482030	1580	6721.694339	384.715091
		006482040	1579	17937.92489	600.731756
11	9	006473120	1567	4500	270.000575
		006473130	1561	3999.994233	280.000765
		006473140	1563	4761.049244	295.465414
		006473100	1560	7651.028143	360.140048
		006473040	1559	1204.787883	190.638442
		006473030	1564	4020.46559	260.818816
		006473020	1565	7052.565108	418.78916
		006473010	1566	7261.844922	369.971261
		006473070	1562	7505.020072	370.167566

Underutilized Land with
Residential Development Potential

North Fair Oaks

13 acres

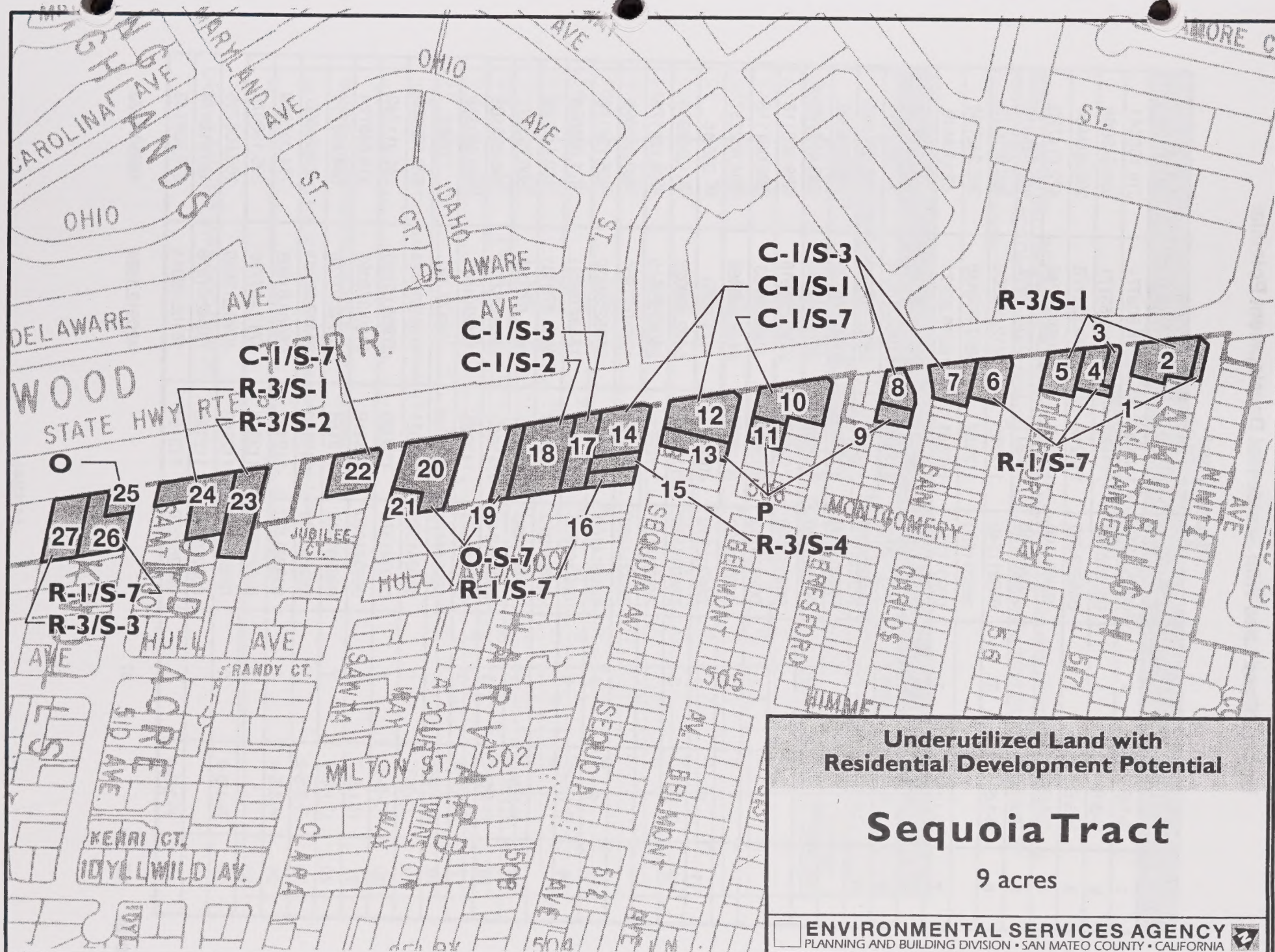
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Underutilized Land With Residential Development Potential

North Fair Oaks

Tract	zone	No of parcels	APN	Parcel ID	Area (sf)	Perimeter(ft)
1	C-2-S-1	5	054112060	2893	3001.865278	344.432416
			054261240	281025	4530.765616	295.44845
			054261230	281026	4336.206654	287.401025
			054261220	281027	2768.122719	258.397134
			054263140	281030	6857.327271	363.323791
2	C-2-S-1	1	054264030	281029	8876.562898	438.0931
3	C-2-S-1	5	054267160	281091	3852.240405	275.238945
			054267170	281090	2442.129167	245.399038
			054267150	281089	2497.629308	247.81978
			054267210	281086	2428.535008	247.731668
			054267200	281087	12336.33594	475.767321
4	R-3/S-5	1	054267190	281088	3122.571467	261.525733
5	C-2-S-1	10	054276300	281194	3878.529998	298.113897
			054276310	281193	8355.419436	395.991797
			054276270	281186	8503.580784	372.193129
			054276260	281187	4007.41991	261.704854
			054276250	281188	3377.104218	246.77166
			054276240	281189	2481.14714	225.472713
			054276230	281190	2490.966689	226.127349
			054276340	281192	4604.466795	277.394663
			054276200	281191	11070.56035	431.788514
			054276320	281195	4451.805844	278.133471
			054284330	281215	15049.83883	510.045136
			054284360	281217	26328.04851	676.192167
6	C-2-S-1	7	054284230	281211	5639.694307	320.406583
			054284220	281212	5676.834002	324.657503
			054284210	281213	334.008349	334.008349
			054284200	281214	5545.762693	329.8834
			054284350	281218	8620.425617	388.020102
			054285260	281303	22963.88981	629.26421
			060271110	28310	5863.703458	336.738006
			060271100	28311	11400.2692	431.587511
7	C-2-S-1	4	060271090	28312	6555.730349	346.919263
			060273120	28280	7120.21626	355.265
			060273110	28281	7072.781872	352.626517
			060273100	28282	16996.7188	527.390566
			060273090	28283	6743.055903	345.07559
8	C-2-S-1	4	060274100	28273	9831.693257	399.607121
			060274090	28274	5792.277172	325.956541
			060274080	28275	10720.12738	408.985073
			060274070	28276	18989.0568	558.468157
9	C-1/S-1	14	060274200	28263	17278.01148	528.590097
			060274030	28277	5831.775746	336.410084
			060274020	28278	5705.139796	334.656544
			060274010	28279	5982.431952	339.676984
			060265070	28349	5652.549032	334.574071
			060265060	28350	5826.919259	337.817615
			060265050	28351	6101.070744	342.732572
			060265040	28352	6101.33145	343.112001
			060265030	28353	6189.426693	344.940381
			060265020	28354	5685.475698	337.028231
			060265010	28355	6147.467055	344.97182
			060261200	28322	7348.622406	362.509043
			060261260	28321	7803.74067	379.800137
			060281690	28231	19177.99838	550.316006
			060281610	28232	62703.90736	1286.162558
			060281520	28230	15665.37639	518.122695
			060281220	28244	11034.69704	493.852199
10	C-2-S-1	15	060281680	28233	16141.42673	539.003696
			060281290	28235	5208.712622	304.195625
			060281300	28234	4704.717473	294.115722
			060281590	28237	4142.571825	264.475429
			060281600	28236	4006.022953	261.531925
			060281630	28238	4532.027217	412.572781
			060281360	28239	5480.971702	296.175274
			060281350	28240	4384.777362	266.172069
			060281650	28241	3418.675109	239.744904
			060281640	28242	6961.40846	441.171664
			060281720	28243	21012.70784	28243
			060281610	28232	62703.90736	1286.162558
12	C-1/S-1	1	060281610	28232	62703.90736	1286.162558
13	P	1	060281610	28232	62703.90736	1286.162558
Total	13	71			713173.2006	56305.12449



**Underutilized Land with
Residential Development Potential**

Sequoia Tract

9 acres

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Underutilized Land With Residential Development Potential

Sequoia Tract

Tract	zone	No of parcels	APN	Parcel ID	Area(sf)	Perimeterft)
1	R-1/S-7	1	059252370	113189	3218.808774	314.108641
2	R-3/S-1	1	059252390	113188	15543.53771	536.043068
3	R-3/S-1	1	059253290	113212	3344.829778	292.502484
4	R-1/S-7	1	059253300	113213	10565.24246	472.814723
5	R-3/S-1	1	059253280	113211	12707.9968	459.623018
6	R-1/S-7	2	069311340	112580	4212.669369	326.320973
			069311250	112582	8807.994658	392.282708
7	C-1/S-3	1	069311370	112581	16239.50271	521.89449
8	C-1/S-3	1	069312220	112597	9366.850609	377.710488
9	P	1	069312020	112583	5196.007534	307.529545
10	C-1/S-7	6	069313160	112610	3636.137743	318.821346
			069313200	112614	3185.776123	306.524095
			069313190	112613	3072.441139	289.436376
			069313140	112609	2786.095315	269.362116
			069313130	112608	5866.24783	338.081118
			069313120	112607	5158.956485	304.862137
11	P	1	069313210	4000475	4106.59	285.15
12	C-1/S-1	3	069314120	112619	5492.938926	311.268956
			069314160	112621	26052.23512	905.126176
			069314090	112618	10640.71951	420.383095
13	P	1	069314160	112621	26052.23512	905.126176
14	C-1/S-1	2	069341330	113024	13634.05231	471.093524
			069341020	113000	6951.570331	389.418189
15	R-3/S-4	1	069341030	113001	6611.072065	386.703977
16	R-1/S-7	1	069341040	113002	6856.082747	390.685105
17	C-1/S-3	1	069341340	113025	18588.9655	655.963358
18	C-1/S-2	1	069341470	4004288	33377.39	776.82
19	O-S-7	1	069341300	113021	11919.07474	575.133665
20	O-S-7	1	069341370	113020	27950.02665	741.911742
21	R-1/S-7	1	069341170	113019	6162.373063	319.693724
22	C-1/S-7	1	069261410	112158	15942.91758	504.439715
23	R-3/S-2	1	069261430	112160	21426.92751	692.34505
24	R-3/S-1	1	069261470	112161	25385.81598	774.008039
25	O	1	069262310	112204	5713.447759	296.130078
26	R-1/S-7	2	069262300	112203	4090.315849	266.606786
			069262020	112183	12942.61018	466.612474
27	R-3/S-3	1	069262270	112184	18105.69944	576.906143

Total 27 37 420912.1554 16939.4433

EXHIBIT 14.84

CHAPTER 20. "S" DISTRICTS (COMBINING DISTRICTS)

SECTION 6300. REGULATIONS FOR "S" DISTRICTS. In any District with which is combined any "S" District, the following regulations as specified for the respective "S" Districts shall apply:

TABLE 1

District	Minimum Building Site		Minimum Lot Area Per Dwelling Unit (Sq. Ft.)	Minimum Yards Required			Maximum Height Permitted		Maximum Coverage Permitted (%)
	Average Width (Ft.)	Minimum Area (Ft.)		Front (Ft.)	Side (Ft.)	Rear (Ft.)	Stories	Ft.	
S-1	50	5,000	500	20	5	20	3	36	50
S-2	50	5,000	1,000	20	5	20	3	36	50
S-3	50	5,000	1,250	20	5	20	3	36	50
S-4	50	5,000	1,650	20	5	20	3	36	50
S-5	50	5,000	2,500	20	5	20	3	36	50
S-6	50	5,000	3,500	20	5	20	3	36	50
S-7	50	5,000	5,000	20	5	20	3	36	50
S-8	50	7,500	7,500	20	5	20	3	36	40
S-9	50	10,000	10,000	20	10	20	3	36	30
S-10	75	20,000	20,000	20	10	20	3	36	25
S-11	100	1 – 5 ac. ¹	1 – 5 ac. ¹	50	20	20	3	36	15
S-12	175	2 1/2 – 5 ac. ¹	2 1/2 – 5 ac. ¹	50	20	20	3	36	10
S-13	250	5 ac. ¹	5 ac. ¹	50	20	20	3	36	10
S-17	— ²	— ²	— ²	— ²	— ²	— ²	— ²	— ²	— ²

¹See Section 6300.1 for precise lot area requirements in S-11 and S-12 Districts.

²See Section 6300.2 for precise requirements in the S-17 District.

Maximum coverage limitations shall apply to all structures except:

- (a) Structures in C, H, M, or P Districts in which there are no dwelling facilities.
- (b) Greenhouses, lathhouses, or other structures used exclusively for flower growing.

EXHIBIT 14.85

SUMMARY: VACANT OR UNDERUTILIZED LAND WITH MULTI-FAMILY RESIDENTIAL DEVELOPMENT POTENTIAL

Area	Size	Existing Uses	Existing Zoning	Potential Zoning	Potential Development Density	Potential Number of Housing Units	Development/ Redevelopment Potential
Broadmoor	6 acres	Medium Density Residential High Density Residential	See Map	R-3/S-1, S-2	S-1=43.6-87 d.u./net acre S-2=34.8-43.6 d.u./net acre	209 – 262	Low
Unincorporated Colma	20 acres	Medium Density Residential Medium High Density Residential Neighborhood Commercial General Commercial	See Map	Planned Colma-Medium High Density Residential Planned Colma High Density Residential Neighborhood Commercial General Commercial	12-25 d.u./net acre 25-55 d.u./net acre 20-40 d.u./net acre N/A	240 – 1,100	High
Midcoast Affordable Housing Sites	29.5 acres	Vacant	R-3-A	R-3-A	8.8-17.4 d.u./net acre	259 – 513	Medium/Low
El Granada	14 acres	Vacant Medium Density Residential High Density Residential	R-3/S-3	R-3/S-3	26.4-34.8 d.u./net acre	369 – 487	Medium
North Fair Oaks	16 acres	General Commercial Neighborhood Commercial High Density Residential	See Map	C-1/S-1, S-2 R-3/S-1, S-2	S-1=43.6-87 d.u./net acre S-2=34.8-43.6 d.u./net acre	556 – 697	Medium/High
Sequoia Tract	9 acres	Neighborhood Commercial General Commercial Office High Density Residential Medium Density Residential	See Map	R-3/S-1, S-2	S-1=43.6-87 d.u./net acre S-2=34.8-43.6 d.u./net acre	313 – 392	Low

NOTES: Development/Redevelopment Potential – Rating of Low, Medium, High assigned as follows:
 Low – development/redevelopment potential not likely in the short term; area characterized by more stable land uses; little development activity at present.
 Medium – development/redevelopment potential more likely in the short term; more marginal land uses and vacant land present; some development/redevelopment activity ongoing; more transitional in character.
 High – development/redevelopment potential likely in the short term; area land use in transition, with some land uses abandoned/obsolete; much development/redevelopment activity already underway.

VI.

Policies and Programs

VI. POLICIES AND PROGRAMS

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
I. Protect Existing Affordable Housing	14.1	Maintain and Improve the Quality and Affordability of Existing Housing Stock (Rehabilitation)	Ongoing Program	Planning/Housing	1,750	5,208 (based on permits issued for residential alterations and additions).
	14.1	Maintain and Improve the Quality and Affordability of Existing Housing Stock (Replacement of Substandard Units)	Ongoing Program	Planning/Housing	10	46 (based on demolition permits, demolished units replaced by single-family homes).
	14.10	Administer Low Interest Rehabilitation Loan Program	Ongoing Program	Housing	90	1,723/52 (units rehabilitated Countywide and in the unincorporated area 1992 through March 2002 in connection with the County's Rehabilitation Loan Program).
	14.11	Enforce Building Code Requirements	Ongoing Program	Planning	8,500	7,447 (based on all residential building permits issued).
	14.12	Offer Voluntary Code Inspection Services	Ongoing Program	Planning	Included in the above figure.	Currently, housing inspections are offered when applications for additions/remodels greater than 50% valuation are submitted. These are included in the figure for residential alterations/additions.
	14.13	Promote Energy Conservation in Existing Housing	Ongoing Program	Planning/Housing	Alert planning and building permit applicants to available energy conservation programs.	All new homes, residential additions and major remodels are checked for compliance with the 2001 Building Energy Efficiency Standards. Energy conservation and utility payment assistance programs are also administered by a number of non-profit agencies and PG&E, with support from Human Services Agency. See Energy Conservation Section.
A. Preserve and Enhance Quality of Existing Housing Stock	14.14	Preserve Existing Single-Family Residential Areas	Ongoing Program	Planning	Consider during preparation of every area plan/land use study.	Zoning amendments completed in seven (7) unincorporated areas. See also 14.34.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
B. Protect Existing Affordable Housing from Conversion or Demolition	14.15	Prohibit Condominium Conversions	Ongoing Program	Planning	Maintain prohibition unless vacancy rate indicates easing of rental housing shortage. Amend Subdivision Regulations to establish a procedure for granting exceptions for residents and non-profits if units remain affordable.	Prohibition maintained. Subdivision Regulations amendment postponed due to staffing limitations and alternative work priorities.
	14.16	Prohibit Conversion or Demolition of Affordable Housing	Ongoing Program	Planning	Continue protections in the Coastal Zone. Extend protections to Non-Coastal areas. Improve administrative procedures for issuing demolition permits.	No affordable housing units were converted or demolished in the unincorporated area.
	14.17	Ensure Continuing Affordability of Affordable Housing Developments	Adopt program as amendment to Housing Chapter by January 1, 1992.	Housing/Planning	Develop program to prevent conversion of affordable housing to market-rate housing or other uses.	Amendment adopted, 1992. No units at risk in unincorporated area. The Office of Housing continues to work with cities with units at risk.
C. Protect Tenants of Affordable Housing from Overpayment and Displacement	14.18	Provide Rent Subsidies to Lower Income Households	Ongoing Program	Housing Authority	200 rental subsidy certificates in use in unincorporated areas.	3,581 in use Countywide (2002), estimate 150-200 in use in unincorporated areas.
	14.19	Protect Mobile Home Park Tenants	Ongoing Program	Planning/County Counsel/Housing	Continue tenant protections. Evaluate suitability of designating the five remaining mobile home parks outside the Coastal Zone exclusively for affordable housing, including mobile home park use (445 units).	Tenant protections against displacement from park conversion continue. The County is currently working with two mobile home parks to resolve tenant/landlord issues. Meadowbrook Park, adjacent to the Colma BART Station, was rezoned in 1994 for high density residential use (minimum 20% affordable housing) as part of the Colma BART Station Area Plan.
	14.20	Provide Information, Referral and Mediation Services to Landlords and Tenants	Ongoing Program	HSA	Continue services to landlords and tenants.	The Landlord/Tenant Information and Referral Collaborative provides information and referrals concerning landlord/tenant issues. It is supported by HSA.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
II. Provide New Housing Opportunities	14.2	Ensure Sufficient Production of New Housing	Ongoing Program	Planning/Housing	1,500 total (1,350 urban, 150 rural).	Total: 2,239 SF: 1,892 MF: 347 Affordable: 674
A. Ensure Availability of Land and Infrastructure for New Housing	14.21	Locate New Housing Near Employment Centers	Ongoing Program	Planning	Continue to encourage new housing opportunities near employment centers in conjunction with Housing Chapter implementation and preparation of area plans.	The Colma BART Station Area Plan, adopted in 1994, increased residential build-out in the unincorporated area by approximately 700 units. The plan used almost all of the techniques for increasing land available for residential development mentioned in Policies 14.21 and 14.22. Six additional rezoning projects were undertaken between 1991 and 2002, which dealt primarily with revised development standards in single-family residential areas where opportunities to increase residential capacity were limited.
	14.22	Increase Land Available for Residential Use	Ongoing Program	Planning	Look for opportunities as part of Housing Chapter implementation and when preparing area plans/land use studies.	See Policy 14.21.
	14.23	Require Development Densities Consistent with General Plan	Ongoing Program	Planning	Amend administrative procedures and regulations as necessary to implement.	The purpose of this policy was to ensure that development densities for proposed developments were not reduced to densities so low they were then inconsistent with the subject property's General Plan Land Use Designation, as a result of pressure applied through the public hearing process. This has not been an issue with any specific development proposed from 1991 to present.
	14.24	Determine Amount of Land Available to Meet Future Housing Needs	FY 1994-1995	Planning	Perform similar analysis for 1995 Housing Chapter update.	Because the State legislature did not re-institute the Regional Housing Needs Determination Process until 1999, this analysis was delayed until the current Housing Element update.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
	14.25	Provide Infrastructure Adequate to Support Housing Development	Ongoing Program	Planning/Public Works	Proceed with plans to develop a public water system for Pescadero and to improve water service in County Service Area Number 12 (Montara-Moss Beach).	In most urban unincorporated areas, infrastructure is adequate to support housing development. For more details on Infrastructure Constraints, see Section III, Housing Constraints. However, a public water system has been installed in Pescadero, although development continues to be constrained due to lack of sewer service and the town's location within a floodplain. In Montara/ Moss Beach, water service continues to be limited, and the suitability of allowing wells to continue to support further development has been the subject of a recent, ongoing study. County Service Area No. 12 was formed to facilitate public acquisition of Citizens Utilities Company and the transfer of responsibility for water service to the Coastside County Water District. The CSA has been inactive since 1991 following legislative authorization for the Montara Sanitary District to provide water service to the same area. Recently, Citizens Utilities was taken over by another private company, California American, which has more actively pursued service improvements. At this point, increased water availability in this area remains uncertain.
	14.26	Establish Transfer of Development Rights Program	FY 1991-1992	Planning	Develop implementing ordinance and administrative procedures.	In 1992, Planning staff developed a Transfer of Development Rights (TDR) program for rural areas, including an implementing ordinance and parkland acquisition monitoring and reporting procedures. The proposed TDR program went before the Planning Commission for consideration, and was recommended to the Board of Supervisors for approval. However, the Board ultimately chose not to adopt the program. A majority of the Board disagreed with the premise on which the program was based, which was that parkland acquisition was negatively impacting the County's ability to meet its regional fair share of housing. Further, the Board felt that the County's emphasis should continue to be on facilitating housing development in urban areas where infrastructure is available to support higher densities.
	14.27	Monitor Public Acquisition of Land for Parks and Open Space	Ongoing Program	Planning	Set up monitoring and reporting procedures.	See Policy 14.26.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
B. Ensure Availability of Land for Affordable Housing	14.28	Designate Sites for Affordable Housing	Ongoing Program	Planning	Identify and designate sites for housing and affordable housing as part of Housing Chapter implementation and preparation of area plans/land use studies.	In 2000, the County approved a 128-unit development including 73 affordable senior apartments and 55 single-family homes for the South Moss Beach Designated Affordable Housing Site, one of three designated sites in the urban Midcoast. The project is currently under consideration by the California Coastal Commission. The Colma BART Station Area Plan, adopted in 1994, did not designate specific sites for affordable housing, but promoted affordable housing development by (1) significantly increasing residential densities (up to 55 dwelling units/acre), (2) requiring that 20% of the units in developments of five or more units be reserved for very low or low income households, and (3) offering density bonuses to developments meeting affordability requirements. To date, 124 affordable units have been developed as a result of these policies, and another 153-unit development, including 31 affordable units, is under construction.
	14.29	Permit Mobile Home Parks on Residentially Zoned Land	FY 1990-1991	Planning	Revise Zoning Regulations to permit mobile homes parks on residentially zoned lands.	Revision of the Zoning Regulations was proposed to implement State Government Code Section 65852.7, which deems mobile home parks to be a permitted use on all land planned and zoned for residential use. This revision was not completed; however, the State law takes precedence over County zoning regulations in this matter. Further, no new mobile home parks have been proposed in unincorporated areas since 1991, and given the high price of land in the County, it is unlikely that a new mobile home park will be proposed in the future. As such, implementation of this policy will continue to have a lower priority (see proposed Policy 14.26). Instead, the County has begun to focus its efforts on protecting the tenants of existing mobile home parks from overpayment and/or displacement. See proposed Policy 14.16.

UNINCORPORATED SAN MATEO COUNTY
FIVE-YEAR IMPLEMENTATION PLAN
1990-1995

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
C. Reduce Housing Construction and Energy Costs	14.30	Encourage Use of Surplus Public Lands for Affordable Housing	Ongoing Program	Planning/Housing	(1) Four lots in East Palo Alto - 4 units. (2) One site in Pescadero - 30 units. (3) Continue to review public surplus lands for affordable housing development, as they become available. (4) Establish central inventory of public surplus lands.	See Policy 14.42.
	14.31	Acquire Sites for Affordable Housing Development	Ongoing Program	Housing	Two sites.	See Policy 14.42.
	14.32	Explore Use of Alternative Housing Types and Flexible Site Design	Ongoing Program	Planning	Continue to allow alternative housing types and flexible site design.	The County approves an average of ten manufactured homes per year for placement on single-families residential lots. One PUD was approved in 2000 for the development of 73 affordable senior apartments and 55 single-family homes. It is currently under consideration by the Coastal Commission.
	14.33	Minimize Permit Processing Fees	Ongoing Program	Planning	Continue to base fees on costs of permit processing. Discount fees for affordable housing developments.	The Planning Service Fee Schedule continues to be based on the County's cost to process the planning permits, and there is an existing policy in place allowing fee reductions for affordable housing developments. All recently approved affordable housing developments were granted fee reductions or waivers.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
	14.34	Minimize Permit Processing Times	Ongoing Program	Planning	Continue efforts to standardize and streamline the development review process through comprehensive revision of the Zoning Regulations. Continue priority processing for projects providing affordable housing. Monitor average permit processing times annually.	Comprehensive revision of the Zoning Regulations has not proceeded as planned, due to staffing limitations and alternative work priorities. Instead, sections of the Zoning Regulations have been updated separately, as directed by the Board of Supervisors. For example, updated single-family residential development standards have been adopted through rezonings in six unincorporated communities (West Menlo Park, Ladera, Country Club Park, Menlo Oaks, North Fair Oaks, and the Midcoast). In addition, the Colma BART Station Area Plan and Master EIR were adopted in 1994. The Plan and the EIR have facilitated the development of three affordable housing developments, and an additional affordable housing development is under construction. All affordable housing projects were given priority processing. Finally, the Division monitors permit processing times through its Project Status Reporting process.
	14.35	Institute Flexible Parking Standards	FY 1990-1991	Planning	Revise Zoning Regulations to include more flexible parking standards. Consider special concessions for affordable housing.	Draft parking standards were developed by staff, but were not adopted, as staff time and resources were diverted to alternative work priorities. The draft does include provisions for reduced parking for affordable housing projects, but should be updated before adoption. The County does plan to go forward with implementation of new parking standards during the current planning period. See proposed Policy 14.32.
	14.36	Improve Energy Efficiency of New Housing	Ongoing Program	Planning	Continue enforcement for all new construction.	All new homes, major remodels and residential additions are checked for compliance with the 2001 Building Energy Efficiency Standards. In addition, "green building" practices are promoted through the County's Recycle Works Program (see Energy Conservation Section).

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
D. Encourage the Development of Affordable Housing	14.37	Establish an Inclusionary Requirement for Affordable Housing	FY 1990-1992	Planning	Develop ordinance and administrative procedures for implementing inclusionary requirements.	In 1993, Planning staff developed a draft inclusionary ordinance intended to apply throughout the unincorporated area. However, during a series of public workshops hosted by the Office of Housing, it became apparent that there was substantial opposition to the program, in part due to a sluggish economy, which hindered real estate development. As a result, the program was set aside and did not proceed further. An inclusionary policy was included, however, as part of the Colma BART Station Area Plan, adopted in 1994, and has resulted to date in the development of 124 affordable housing units in that unincorporated area; another 31 affordable units are under construction. In connection with the current Housing Element update, the County is again proposing an inclusionary requirement that would apply throughout the rest of the unincorporated area. See proposed Policy 14.37.
	14.38	Grant Density Bonuses for the Development of Affordable Housing	FY 1991-1991	Planning	Develop administrative procedures for implementing density bonus program.	Completed. To date, the Density Bonus Ordinance has been used to facilitate a 74-unit senior affordable housing development in unincorporated Colma. Another 153-unit development near the Colma BART Station, which includes 31 affordable units and incorporates a density bonus, is under construction.
	14.39	Establish Residential Densities to Encourage the Use of Density Bonus	Ongoing Program	Planning	Consider as part of Housing Chapter implementation and when preparing area plans/land use studies.	Considered during the development of the Colma BART Station Area Plan.
	14.40	Investigate Mechanisms to Facilitate Affordable Housing Development	Ongoing Program	Planning	Research methods for land assembly including incentives, land ownership information, and redevelopment.	The County does not have a redevelopment agency and chose instead to facilitate affordable housing development through alternative methods including the preparation of the Colma BART Station Area Plan, which includes an inclusionary requirement coupled with density bonuses, and through the approval of development on designated housing sites. As underutilized land becomes a more important part of the County's effort to meet its regional housing need, efforts to investigate methods to facilitate affordable housing development, including methods and incentives for land assembly, will continue. See proposed Policy 14.42.

VI. POLICIES AND PROGRAMS *(continued)*

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
	14.41	Encourage Second Dwelling Units	Ongoing Program	Planning	100 (35 legalized, 65 new).	Approximately 236 new second units built or existing units legalized since 1991. The total number of second units in unincorporated areas is about 400.
	14.42	Use Public Lands and Resources for the Development of Affordable Housing	Ongoing Program	Planning/Housing	Continue to pursue funding for construction of affordable housing. Encourage use of surplus public land through Policy 14.26.	The County continues to use public land, public financing programs and other resources available to support affordable housing development. Specifically, since 1991, financing programs, including CDBG and HOME, have been used to support the development of 284 affordable units in unincorporated areas. The County Housing Division also supports affordable housing development within cities. With regard to surplus public lands, those that are suitable for higher density affordable housing development are limited. However, the County continues to work with other public agencies, including school districts, to investigate opportunities to support appropriate development.
	14.43	Use Bond and Other Financing Programs to Support the Development of Affordable Housing	Ongoing Program	Housing	Continue to use bond financing for appropriate projects.	See Policy 14.42.
	14.44	Investigate New Funding Sources for Affordable Housing	Ongoing Program	Planning/Housing	Research new sources of funds for affordable housing including a real estate conveyance fee.	The County continues to investigate new funding sources for affordable housing. The County recently established a Revolving Land Acquisition Fund, and is looking to supplement the County's initial \$3 million contribution to the fund with additional outside funding. Also, the County helped fund a study to investigate potential funding sources that can permanently support a County housing trust fund. To implement some of the recommendations of the study, the County recently set up the Housing Endowment Committee, a collaborative effort to develop a governance structure for the fund and to decide which techniques will be used to raise money to leverage the trust fund.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
III. Provide Housing for Individuals with Special Needs	14.45	Encourage Self-Help Housing Developments	Ongoing Program	Housing	Four single-family residences for low-income families in East Palo Alto and as other opportunities arise.	The County continues to support Habitat for Humanity and other non-profit affordable housing developers who use "sweat equity" to make new housing more affordable.
	14.46	Encourage Private/Public Partnerships for Affordable Housing Developments	Ongoing Program	Housing	One housing development.	The County continues to participate in partnerships with private developers to build affordable housing. The development of 284 affordable units in unincorporated areas since 1991 has involved a variety of public/ private partnerships.
	14.47	Expand Housing Choices and Increase the Diversity of Housing Types	Ongoing Program	Planning/Housing	See below.	See attached Exhibits 14.86 and 14.59.
		Elderly			130	
		Disabled			50	
		Large Families			125	
		Households Headed by Single Parents			--	
		Farm Laborers			50	
		Homeless			35 beds, 500 vouchers annually.	
	14.48	Promote the Use of Publicly Owned Land for Housing the Elderly or Disabled	Ongoing Program	Housing	Continue to monitor County and other public surplus lands for appropriate sites for elderly/disabled housing.	See Policy 14.42.
	14.49	Provide Affordable Housing Opportunities for the Elderly or Disabled	Ongoing Program	Planning/Housing	130 elderly. 50 disabled.	See Policy 14.47.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
	14.50	Implement the Countywide Housing Program for the Disabled	Ongoing Program	Planning/Housing	50 housing opportunities.	See Policy 14.47.
	14.51	Promote Housing for the Homeless	Ongoing Program	Planning/Housing	35 beds, 500 vouchers annually.	There has been tremendous progress over the last ten years in the provision of shelter and services for the homeless in San Mateo County. The County began with the creation of the Office of Homelessness and the hiring of a homeless services coordinator, which helped lead to the expansion of shelter and services for the homeless. The current inventory of beds/units is shown on Exhibit 14.59. In addition, community-based organizations distribute emergency motel vouchers. These vouchers provided approximately 10,000 bed nights for families, the mentally ill, physically disabled individuals, and those emerging from the correctional system during the year 2000. There are also five permanent supportive housing developments currently under construction in the County totaling 320 units.
	14.52	Facilitate the Development of Homeless Shelters	FY 1991-1992	Planning	Revise Zoning Regulations to allow homeless shelters as a permitted use in appropriate zoning districts; for example, the R-3, C-1, C-2, and M-1 districts.	Revisions postponed due to staffing limitations and alternative work priorities. In fact, the County's existing zoning regulations allow homeless shelters as a conditional use under the land use title "institutions of a philanthropic or charitable nature" in all zoning districts. Transitional housing is considered to be "multiple-family" housing and is allowed by right in all R-3 zones, and with a use permit in commercial zones (C-1, C-2). The proposed zoning regulations revision would have clarified where homeless shelters are allowed by replacing this somewhat vague, outdated term with a more contemporary title and definition of "homeless shelter." Transitional housing would also have been more clearly defined. However, the revision is not essential to permit the location of homeless shelters or transitional housing in unincorporated areas, and so was given a lower priority. As summarized above, the County chose instead to dedicate its resources to the creation of an Office of Homelessness, the hiring of a homeless services coordinator, and the development of shelter and services for the homeless.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
IV. Program Responsibilities: Role of the County	14.53	Enforce Fair Housing Laws	Ongoing Program	HSA	Continue to support the enforcement of fair housing law.	The County contracts with both Midpeninsula Citizens for Fair Housing and Project Sentinel to enforce housing discrimination laws. Both organizations engage in testing compliance with fair housing laws, investigating complaints of racial discrimination, and providing educational and outreach activities to make local officials and housing professionals aware of responsibilities and legal remedies available under Federal and State laws.
	14.54	Coordinate Housing Activities with the Cities of San Mateo County	Ongoing Program	Planning	(1) Continue move toward formation of City/County Association of Governments. (2) Consider need for housing in related Countywide Plans, e.g., Congestion Management Plan. (3) Coordinate 1995 Housing Elements with cities.	The San Mateo County City/County Association of Governments (C/CAG) was formed through a joint powers agreement in the early 1990s. C/CAG includes all 20 cities in the County, the County, and County transportation agencies. Since its formation, the agency's primary focus has been on coordinating transportation, stormwater management, solid waste management and airport land use compatibility programs in the County. The agency has considered housing as it relates to transportation as part of the recently adopted Countywide Transportation Plan. C/CAG has also developed a Transit Oriented Development (TOD) Incentive Program, which has been recognized as a model program by the California Transportation Foundation and the Federal Environmental Protection Agency. The TOD Incentive Program provides funds to support affordable housing development near transit stations. To date, two major projects, one in Redwood City and one in unincorporated Colma, have been awarded funds through this program. Due to staffing limitations, the County Planning staff and C/CAG staff have not been able to focus until recently on efforts to coordinate housing planning Countywide. In that regard, C/CAG recently hosted a number of workshops to distribute population and housing needs information based on the 2000 Census, and to identify the level of interest and issues to be addressed during the next scheduled Housing Element update.
	14.55	Encourage Cities to Obtain Article 34 Authority	Ongoing Program	Housing	Encourage the cities of San Mateo County to gain Article 34 Authority in incorporated areas of San Mateo County.	Generally, this has not been an issue, as most affordable housing developments are owned and constructed by non-profit agencies.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
	14.56	Support Regional and Countywide Planning Efforts	Ongoing Program	Planning	Support the formation of inter-jurisdictional programs.	County Planning staff also serves as staff to C/CAG and, along with Office of Housing staff, provides data and technical assistance to non-profit housing agencies in the County that work to establish Countywide housing programs, including the Housing Leadership Council, Peninsula Interfaith Action, and the San Mateo County Economic Development Association. At the regional level, County Planning staff also participated in the Regional Housing Needs Determination process by representing the County on the Housing Methodology Committee established by the Association of Bay Area Governments (ABAG).
	14.57	Provide Support to Decision-Makers on Housing Issues	Ongoing Program	Planning/Housing	Review and comment on housing legislation, plans and programs affecting the County.	Both Planning Division and Office of Housing staff continue to provide technical support to the Board of Supervisors on housing issues.
	14.58	Provide Support for Housing Task Force and Coordinating Council on Developmental Disabilities	Ongoing Program	Housing	Continue to provide staff support to Task Force and Council.	The Housing Task Force has been replaced by a number of more focused housing advisory committees, including the Community Development Committee and the HOME Program Review Committee. These and other program-specific committees continue to be organized and staffed by the County Office of Housing. The General Plan Housing Element Task Force was staffed by the Planning Division. Finally, the County's Health Services Agency staffs the Commission on Disabilities and the Commission on Aging.
	14.59	Promote Community Participation in Affordable Housing Development	Ongoing Program	Planning/Housing	Continue to promote coordination and cooperation to minimize conflict over housing developments.	To help in dealing with opposition to major development projects, in 1999 the County adopted Major Development Pre-Application procedures. For further information on this process, see Section III, Housing Constraints. In addition, the Office of Housing involves advocacy groups and private citizens in all of its housing and planning activities.

VI. POLICIES AND PROGRAMS (continued)

A. EVALUATION OF 1990-95 FIVE-YEAR IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

OBJECTIVE	1991 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1990-1995	ACCOMPLISHED 1991-2002
	14.60	Investigate Mechanisms to Encourage Employers to Provide Affordable Housing	Ongoing Program	Planning	Research incentives and requirements to increase employers' contributions toward affordable housing development.	Given that there is very little employment-generating development in the unincorporated area, this task has been given a low priority in the past. Future efforts will likely take a broader, Countywide approach.
	14.61	Ensure Consistency Between Housing Chapter and Adopted Plans and Ordinances	Ongoing Program	Planning	Compare plans and ordinances for consistency. Recommend revisions as necessary.	All staff reports to the Planning Commission and the Board of Supervisors prepared by the Planning staff have a section describing the subject plan or project's compliance with General Plan policy.

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VI. POLICIES AND PROGRAMS

B. POLICIES AND PROGRAMS 2003-2006

The County will:

GOALS AND OBJECTIVES

14.1 Maintain and Improve Quality and Affordability of Existing Housing Stock

Maintain and improve the quality and affordability of the existing housing stock in order to minimize the displacement of existing residents.

14.2 Promote Sufficient Production of New Housing

Promote sufficient production of new housing of affordable cost and diverse size to accommodate the housing needs of all persons who reside, work, or who can be expected to work or reside in the County.

14.3 Provide Housing Near Employment, Transportation, and Community Services

Strive to provide housing in balanced residential environments that combine access to employment opportunities, transportation, childcare and other community services.

14.4 Ensure Equal Access to Housing

Ensure that housing is equally available to all persons regardless of age, race, sex, sexual orientation, marital status, ethnic background, income, disability or other arbitrary factors.

DEFINITIONS

14.5 Definition of Income Level

Use the following definitions of income levels:

a. Extremely Low Income Household

Define "extremely low income household" as a household whose income, with adjustments for household size, does not exceed the qualifying limits for extremely low income households as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current extremely low income limits are available at the San Mateo County Office of Housing.

b. Very Low Income Household

Define “very low income household” as a household whose income, with adjustments for household size, does not exceed the qualifying limits for very low income households as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current very low income limits are available at the San Mateo County Office of Housing.

c. Low Income Household

Define “low income household” as a household whose income, with adjustments for household size, does not exceed the qualifying limits for low income households as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current low income limits are available at the San Mateo County Office of Housing.

d. Moderate Income Household

Define “moderate income household” as a household whose income, with adjustments for household size, does not exceed 120 percent of the County median household income as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current moderate income limits are available at the San Mateo County Office of Housing.

14.6 Definition of Affordable Housing

- a. Define “affordable housing” as housing with a contract price or rent that is affordable by extremely low, very low, low or moderate income households not spending more than a specified percentage of their income for housing; the maximum percentage of income to be spent on housing shall be determined in accordance with HUD guidelines.
- b. Publish annually the income limits and maximum rent payments considered affordable in unincorporated areas. Maximum affordable sales prices for ownership of affordable housing will be determined by the Planning Division on a case-by-case basis based on the current maximum income limits, interest rates, and other relevant factors.

14.7 Definition of Farm Labor Housing

Define “farm labor housing” as mobile homes or other housing structures intended to house persons or families, at least one of whom derives a substantial portion of his/her income from employment in an agricultural or floricultural operation.

PROTECT EXISTING AFFORDABLE HOUSING

Preserve and Enhance Quality of Existing Housing Stock

14.8 Strengthen the Low Interest Rehabilitation Loan Program

Strengthen the Low Interest Rehabilitation Loan Program and make it more proactive by:

- a. Targeting available rehabilitation funds to areas with the greatest housing deficiencies; periodically monitor the condition of housing for signs of deterioration to determine areas with greatest rehabilitation needs.
- b. Increasing the number of multi-family rental units rehabilitated by working with landlords to rehabilitate multi-family housing for low income tenants.
- c. Linking multi-family rental housing rehabilitation projects that use public resources with long-term affordability.
- d. Working with San Mateo County cities toward a common definition of substandard housing in need of rehabilitation, and toward better methods of data collection on housing conditions.
- e. Coordinating with neighborhood revitalization and code enforcement programs.
- f. Investigating and securing additional resources for housing rehabilitation.

14.9 Enforce Building Code Requirements

Prevent or eliminate hazardous living conditions by: (a) requiring structures to conform to an accepted set of construction standards; (b) inspecting buildings for deficiencies during construction, upon request or in response to a complaint; and (c) halting improper construction activities.

14.10 Offer Voluntary Code Inspection Services

When adequate staff resources are available, offer the County’s building inspection services, upon request, to inspect structures, describe their condition,

and provide a construction history to the extent that such information is available. Consider offering this service at a reduced rate for extremely low, very low or low income residents.

14.11 Promote Energy Conservation in Existing Housing

Support the installation of energy conservation features in existing housing units and promote educational and financial programs that focus on improving the energy efficiency of existing housing.

14.12 Preserve Existing Single-Family Residential Areas

Preserve and enhance the character of existing single-family residential areas by limiting adjacent land use designations to those that are compatible. Consider compatible land use designations to be residential, neighborhood commercial or mixed uses that include multi-family housing; locate compatible land uses in areas currently in transition and along traffic corridors.

Protect Existing Affordable Housing from Conversion or Demolition

14.13 Prohibit Condominium Conversions

Maintain the existing rental housing stock by prohibiting condominium conversions until market factors, such as vacancy rates, indicate that there is no longer a shortage of rental housing. Provide an exception for residents or qualified non-profit organizations to convert and purchase condominiums that would be retained as affordable housing.

14.14 Protect Existing Affordable Housing from Conversion or Demolition

Protect existing affordable housing constructed using public resources from conversion to market-rate housing or demolition by:

- a. Continuing to keep, and periodically update, the inventory of assisted units at-risk of conversion to market-rate units.
- b. Respond to any Federal or State Notices including Notice of Intent to Pre-Pay, Owner Plans of Action, or Opt-Out Notices filed on assisted projects.
- c. Encourage local housing sponsors to purchase at-risk housing developments and hold the units as long-term affordable housing.
- d. Consider providing financial assistance from available local, State and Federal sources to facilitate purchase and preservation of long-term affordability for at-risk housing developments.

- e. Continue to prohibit the conversion or demolition of affordable housing in the Coastal Zone, consistent with Local Coastal Program Policies.

Protect Tenants of Affordable Housing from Overpayment and Displacement

14.15 Provide Rent Subsidies to Extremely Low, Very Low and Low Income Households

Continue to provide affordable rental housing opportunities for extremely low, very low and low income households through the administration of rental subsidy programs available through the County Housing Authority. Explore the availability of additional Federal and State funds for rent subsidies.

14.16 Protect Mobile Home Park Tenants

Protect mobile home park tenants by: (a) regulating the closure of mobile home parks or cessation of use of the land as a mobile home park, in accordance with State Government Code Section 65863.7, or any successor statute, by ensuring that reasonable measures are provided to mitigate the adverse impact of the conversion on the ability of the park residents to find alternative housing; (b) where appropriate, designating and zoning suitably located mobile home parks for exclusive affordable housing development, including mobile home park use; and (c) where appropriate, consider reviewing and enforcing use permit conditions, adopting rent control ordinances, assisting park residents to purchase their park, or purchase by the County through eminent domain.

14.17 Support Information, Referral and Mediation Services to Landlords and Tenants

Support information, referral and mediation services, such as those offered by the Landlord/Tenant Information and Referral Collaborative and the Peninsula Conflict Resolution Center, as a means to resolve conflicts between landlords and tenants.

14.18 Avoid Displacement as a Result of Code Enforcement Efforts

When enforcing building and housing code requirements to ensure safe living conditions, avoid displacement of low income households, to the extent possible. When displacement is unavoidable, coordinate with the County Office of Housing to explore resources for relocation assistance, if available.

PROVIDE NEW HOUSING OPPORTUNITIES

Ensure Availability of Land and Infrastructure for New Housing

14.19 Encourage New Housing Near Employment and Services

Encourage the provision of housing near employment centers and/or where adequate infrastructure and services exist or can be provided. Identify these areas, as well as their potential for additional residential and mixed-use development in future planning studies and documents.

14.20 Increase Land Available for Residential Use

Increase the amount of land available for residential use by considering: (a) the designation and zoning of undeveloped or underutilized land for residential development consistent with Policy 14.20 and the Locational Criteria contained in Table 8.1P of the Urban Land Use Chapter; (b) the rezoning to multi-family densities of suitable large vacant parcels on the edge or outside of single-family neighborhoods; (c) the application of mixed-use zoning combining residential uses with compatible commercial or industrial uses; (d) the use of airspace above appropriate facilities as sites for housing; and (e) the conversion of land zoned for office development to residential or mixed use, or the conversion of underutilized office space to housing.

14.21 Require Development Densities Consistent with General Plan

Require the density of residential developments to be within the range specified by the General Plan Land Use and Zoning Designation. Encourage approval of residential development proposals at the maximum density permitted by zoning, provided environmental impacts can be mitigated to a less than significant level or a statement of overriding considerations is adopted. Search for ways to mitigate environmental impacts other than by lowering densities; consider a reduction in density only after all other mitigating measures have been determined to be infeasible.

14.22 Ensure that Sufficient Land is Available to Meet Future Housing Needs

Ensure that there is a sufficient amount of land available to meet future housing needs by identifying and, if necessary, proposing General Plan changes and rezoning of vacant and underutilized land suitable for multi-family residential and mixed-use development.

14.23 Direct Developers to Identified Housing Sites

Regularly identify appropriate sites for higher density housing development. Establish a program to actively recruit developers to develop or redevelop identified sites throughout the County.

14.24 Provide Infrastructure Adequate to Support Housing Development

Provide infrastructure adequate to serve existing and new housing in urban areas, rural service centers, and rural residential subdivisions consistent with the County General Plan and Local Coastal Program.

Ensure Availability of Land for Affordable Housing

14.25 Designate Sites for Affordable Housing

Evaluate specific sites to assess their suitability for designation as affordable housing development sites, in order to ensure the availability of land appropriate for affordable housing. Whenever possible, target public resources to assist affordable housing development on such sites.

14.26 Permit Mobile Home Parks on Residentially Zoned Land

Revise Zoning Regulations to allow multi-unit developments utilizing mobile homes as a permitted land use on residentially zoned land in accordance with State Government Code Section 65852.7, or any successor statute. Adopt specific standards for such developments.

14.27 Encourage Use of Surplus Public Lands for Affordable Housing

Encourage the use of surplus public lands for the development of affordable housing through measures including, but not limited to: (a) review of such lands for suitability as affordable housing sites in conjunction with the General Plan Conformity Review Procedure; and (b) establishment of a central inventory of all surplus governmental property located in San Mateo County.

14.28 Acquire Sites for Affordable Housing Development

Acquire suitable sites and/or reduce site improvement costs for non-profit and profit developers of housing for extremely low, very low, low and moderate income occupants.

Reduce Housing Construction and Energy Costs

14.29 Encourage the Use of Alternative Housing Types and the Planned Unit Development District

Reduce construction costs by continuing to encourage: (a) alternative housing types, such as manufactured homes or (b) flexible site design standards, through the use of the Planned Unit Development District, where appropriate.

14.30 Minimize Permit Processing Fees

Pursue measures to minimize permit processing fees including, but not limited to: (a) continuing to set fees based on the costs of permit processing; and (b) continuing the policy whereby the Planning Director may discount permit processing fees for affordable housing developments by an amount proportional to the percentage of affordable units in the proposed development.

14.31 Minimize Permit Processing Times

Pursue measures to minimize permit processing times including, but not limited to: (a) standardizing and streamlining the permit review process through comprehensive revision of the Zoning Regulations; (b) continuing the policy which allows priority processing for affordable housing developments; and (c) improving the monitoring and reporting capabilities of the County's computerized permit tracking system. To ensure that the permit review process continues to be as efficient as possible, monitor average permit processing times annually.

14.32 Institute Flexible Parking Standards

Adopt revised zoning regulations that institute flexible parking standards that enhance the feasibility of developing affordable housing such as: (a) setting aside a percentage of spaces for compact cars or reducing the standard size of parking spaces; (b) reducing the number of spaces required where it can be demonstrated that fewer are needed, taking into account proximity to, and projected use of, alternative transit options; (c) allowing the joint use of parking areas; and (d) allowing alternatives to covered parking. Apply flexible parking standards on a case-by-case basis to ensure that adequate on-site parking is provided.

14.33 Improve the Energy Efficiency of New Housing

Improve the energy efficiency of newly constructed housing by enforcing State energy codes and encouraging the use of on-site renewable energy sources by assisting applicants in meeting the County's guidelines for passive solar design and solar access.

14.34 Promote Sustainable Building Practices

Promote sustainable or “green” building design, construction and operation by:
(a) continuing community outreach and education efforts to encourage local builders to adopt green building practices; (b) considering offering incentives, such as reduced permit fees, to further encourage green building practices; and
(c) continuing to implement the County’s Construction and Demolition Debris Recycling Ordinance.

14.35 Support Efforts to Curtail Construction Defect Litigation

Support efforts at the State level to curtail the proliferation of unwarranted construction defect litigation, which has limited the construction of multi-family housing by raising the cost and limiting the availability of insurance for multi-family housing developers.

Encourage the Development of Affordable Housing

14.36 Establish Housing Endowment Fund

Establish and fund a Housing Endowment Fund for San Mateo County. Work with cities in the County to seek new and existing revenue sources for the fund.

14.37 Establish an Inclusionary Requirement for Affordable Housing

Adopt an implementing ordinance establishing an inclusionary requirement for affordable housing whereby specified residential developments will be required to reserve 20 percent of the residential units constructed as affordable housing. Include provisions allowing alternatives to construction including, but not limited to, the payment of in-lieu fees for smaller developments. Assure continued affordability of reserved affordable units through appropriate deed restrictions or recorded agreements. Offer incentives to developers including, but not limited to, fee reduction/deferral, density bonuses and priority permit processing to assist in meeting the inclusionary requirement.

14.38 Encourage Cities in San Mateo County to Adopt Inclusionary Requirements

Work with the cities in San Mateo County toward the adoption of similar inclusionary requirements throughout the County.

14.39 Consider Establishing a Housing Impact Fee on Employment Generating Development

Consider establishing a housing impact fee on non-residential development that generates employment to mitigate the impacts on the local housing market and to augment the Housing Endowment Fund. Encourage other cities in San Mateo County to adopt a similar impact fee.

14.40 Grant Density Bonuses for the Development of Affordable Housing

In accordance with State Government Code Section 65915, or any successor statute, grant a density bonus of 25 percent and other incentive(s) for the development of new housing if a developer agrees to construct a specified minimum percentage of the housing units for very low income households, low income households, or senior households. Also, grant a supplemental density bonus if a development exceeds the minimum requirements, or provides a percentage of the total units for large families or disabled households.

14.41 Establish Residential Densities to Encourage the Use of Density Bonuses

As part of the process to identify and rezone land to ensure that there is sufficient land to meet future housing needs, establish base densities for large residential and mixed-use parcels that make the use of density bonuses economically feasible.

14.42 Investigate Additional Mechanisms to Facilitate Affordable Housing Development

Investigate and consider adopting additional mechanisms to facilitate the development of affordable housing including, but not limited to, mechanisms to encourage land assembly.

14.43 Encourage Second Dwelling Units

Encourage the legalization of existing and construction of new second dwelling units on parcels where single-family residences are permitted by the zoning provided that: (a) the maximum housing growth from second units is limited to 20 percent of the existing number of main dwelling units in existence in an area; (b) the second unit is small or secondary in size to the main dwelling unit; (c) minimum building site, off-street parking and design review requirements are met in order to ensure the compatibility of the second unit with the character of the neighborhood; and (d) there are no major conflicts with resource protection in rural areas.

14.44 Use Public Lands and Resources for the Development of Affordable Housing

Promote the development of affordable housing by: (a) encouraging the use of surplus publicly owned lands located close to jobs, public transportation and other essential services for the construction of affordable housing; and (b) investigating and pursuing procurement of Federal, State and other funds to subsidize the construction of affordable housing.

14.45 Use Available Financing Programs to Support the Development of Affordable Housing

Encourage and facilitate the use of State and Federal financing to support qualified affordable housing developments.

14.46 Encourage Self-Help Housing Developments

Support non-profit developers and others to create self-help housing opportunities for very low and low income households.

14.47 Encourage Private-Public Partnerships for Affordable Housing Development

Encourage the use of private-public partnerships to facilitate the development of affordable housing.

HOUSING INDIVIDUALS WITH SPECIAL NEEDS

14.48 Expand Housing Choices by Increasing the Diversity of Housing Types

Expand the housing choices for special needs groups by using techniques in this chapter to help increase the variety in location, size, type and price of housing available. Special needs groups include, but are not limited to, the elderly, disabled, youth, large families, households headed by single parents, farm laborers, and the homeless.

14.49 Provide Affordable Housing Opportunities and Supportive Services for the Elderly or Disabled

Provide affordable housing opportunities and supportive services for the elderly and disabled through programs including, but not limited to: (a) the construction of new housing units, including those that may be developed through the second unit, inclusionary and density bonus programs; (b) rehabilitation and retrofit of existing units; (c) support for existing and development of new shared housing and group homes; (d) administration of supportive housing subsidies; and (e) support for existing and development of new supportive services.

14.50 Promote Housing for the Elderly or Disabled in Appropriate Locations

Promote the development of housing for the elderly or disabled in all appropriate locations. Consider the following as high priority locations for the development of housing for the elderly or disabled: (a) lands within urban areas that are located close to public transportation and other essential services such as stores, banks and medical facilities; and (b) lands that do not have major topographic constraints.

14.51 Provide Affordable Housing Opportunities and Supportive Services for Large Family and Single-Parent Households

Provide affordable housing opportunities and supportive services for large families and single-parent households through programs including, but not limited to: (a) the construction of new housing units, including those that may be developed through the second unit, inclusionary and density bonus programs; (b) support for existing and development of new shared housing; (c) administration of supportive housing subsidies; and (d) support for existing and the development of new supportive services including childcare.

14.52 Provide Affordable Housing Opportunities and Supportive Services for Farm Laborers

Provide affordable housing opportunities and supportive services for farm laborers and their families through programs including, but not limited to: (a) the construction of new housing units, including those developed in farm labor camps and on individual farms; and (b) support for existing and the development of new supportive services.

14.53 Promote Housing and Supportive Services for the Homeless

Promote the development of housing and supportive services, including counseling, education, training, and childcare, for the County's homeless by continuing to support public and private efforts to develop and maintain: (a) emergency shelters, (b) transitional living facilities, and (c) permanent supportive housing. Since the unmet need for homeless families is the greatest, consider development of housing and supportive services for homeless families to be of highest priority.

14.54 Facilitate the Development of Homeless Shelters

Facilitate the development of emergency shelters and transitional living facilities for the homeless by revising the County's Zoning Regulations to permit these facilities, subject to a use permit, in appropriate multi-family, commercial and industrial zoning districts; for example, the R-3, C-1, C-2, and M-1 districts.

14.55 Encourage the Development of Childcare Services

Encourage and support the development of childcare services in the County by: (a) requiring that environmental impact reports for projects of ten or more dwelling units analyze the project's impact on the need for childcare facilities and refer reports to the Childcare Development Resource Center for comment; (b) providing incentives for developers to provide childcare facilities or services as part of new residential, commercial, and industrial developments including, but not limited to, density bonuses, increases in floor area ratios, and modifications to zoning regulations; and (c) allowing childcare facilities to serve as traffic mitigation measures.

14.56 Enforce Fair Housing Laws

Enforce fair housing laws by continuing to contract with organizations that provide fair housing services.

PROGRAM RESPONSIBILITIES: ROLE OF THE COUNTY

14.57 Coordinate Housing Activities with the Cities of San Mateo County

Work with the cities of San Mateo County to: (a) collect and standardize housing data and to identify housing issues of Countywide concern, with emphasis on the identification of and development of specific affordable housing sites; (b) provide housing and supportive services for individuals with special housing needs; and (c) support State legislation to allow pooling and inter-jurisdictional loaning of redevelopment agency housing set-aside funds. Consider hosting a Countywide housing forum to bring together City and County officials to coordinate future housing element planning.

14.58 Encourage Cities to Obtain Article 34 Authority

Encourage the cities in San Mateo County to obtain authority to develop, construct or otherwise acquire housing that is primarily affordable to very low and low income persons, pursuant to Article 34 of the State Constitution.

14.59 Support Regional and Countywide Planning Efforts

Strengthen County participation in regional land use, housing and transportation planning by supporting inter-jurisdictional programs such as the Association of Bay Area Governments (ABAG) and the City/County Association of Governments of San Mateo County (C/CAG).

14.60 Provide Support to Decision-Makers on Housing and Supportive Service Issues

Provide staff support to assist County decision-makers on housing and supportive service issues, and review and comment on housing and supportive service plans, programs and legislation affecting the County.

14.61 Promote Community Participation in Affordable Housing Development

For all affordable housing developments, promote coordination and cooperation between the County, developer(s) and neighborhood residents early and throughout the process so that concerns are addressed and conflicts minimized.

14.62 Ensure Consistency Between Housing Element and Adopted Plans and Ordinances

- a. Ensure ongoing consistency between the Housing Element and the County's adopted plans and implementing ordinances including, but not limited to, the other elements of the County General Plan, the County's Zoning Regulations and the Consolidated Housing and Community Development Plan. Also, strive for consistency with Countywide plans including, but not limited to, the Shared Vision 2010 Plan and the Countywide Transportation Plan.
- b. Ensure ongoing consistency with airport/land use plans and statutes. Specifically, ensure that all new housing in the urban Midcoast is constructed to achieve an interior noise level of 45 dB CNEL or less, based on aircraft noise events. Also, encourage developers of new housing within the Half Moon Bay Airport Influence Area (AIA) boundary to comply with Section 11010 of the Business and Professions Code and with Sections 1102.6, 1103.4, and 1353 of the Civil Code, relating to aviation (regarding airport/aircraft impact disclosure), as amended by AB 2776 (Simitian), Chapter 496, Statutes 2002.

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VI. POLICIES AND PROGRAMS

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
PROTECT EXISTING AFFORDABLE HOUSING				
Preserve and Enhance Quality of Existing Housing Stock				
14.8	Strengthen the Low Interest Rehabilitation Loan Program	2003-2004	Housing/Planning/ Environmental Health	The County generally anticipates rehabilitation program income of between \$800,000 and \$1.2 million per year for the Urban County. County program income will assist up to 20 single-family units per year at a maximum loan amount of \$75,000 per single-family home. The rehabilitation program also provides funding for qualified rental units, but marketing to owners of apartment structures with lower income tenants has yielded little interest in recent years. This may change with the recent "softening" of the rental market, as rental property owners have more incentive to improve their properties to attract tenants, and the County increases its marketing efforts. Currently, the Office of Housing markets the program by publishing informational brochures that are available at County and participating city offices and community service centers. Information about the rehabilitation loan program is also available on the Office of Housing website. The County will also be looking at ways to target rehabilitation funds to areas with the greatest housing deficiencies to increase the program's visual impact and stimulate additional public and private investment, generally in less affluent areas with older housing stock including North Fair Oaks and Broadmoor. County Housing and Planning staff have met with Building, Zoning and Housing Code Enforcement staff to increase coordination between enforcement and rehabilitation efforts (see also Policy 14.18). During the first part of 2004, additional meetings will be scheduled with the North Fair Oaks Community Council; based on the Council's and enforcement staff's first-hand knowledge of housing conditions and local landowners, certain areas of the community will be targeted for more concentrated marketing of the rehab program. In addition, Housing and Planning staff will be meeting with Public Works staff to coordinate infrastructure improvement activities and neighborhood revitalization efforts, initially in the North Fair Oaks community.

*See notes at end of chart.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
14.9	Enforce Building Code Requirements	Ongoing	Planning and Building	The Building Inspection Section enforces building code requirements during the review of building permit applications, by regular inspections during construction of a residential building project, and in response to complaints of unauthorized construction. Target: 1,350 (based on issuance of 450 residential building permits per year for both new units and alterations and additions to existing units).
14.10	Offer Voluntary Code Inspection Services	Ongoing	Planning and Building	Target: 750 permit histories (based on 250 per year), 100 housing inspections in connection with 50 percent and 75 percent remodels/additions (based on 33 per year).
14.11	Promote Energy Conservation in Existing Housing	Ongoing	Planning and Building/HSA	The Building Inspection Section reviews all applications for residential remodels and additions for compliance with the 2001 Building Energy Efficiency Standards. Target: 900 (based on issuance of 300 permits per year for residential alterations and additions). Energy conservation improvements are also included in residential rehabilitation projects supported by the County's Low Interest Rehabilitation Loan Program. In addition, HSA supports a number of programs administered by non-profit agencies that offer assistance with utility payments and energy conservation improvements.
14.12	Preserve Existing Single-Family Residential Areas	Midcoast LCP Update - 2003-2004 Los Trancos Woods - 2004-2005 Burlingame Hills - 2005-2006 Highlands - 2005-2006	Planning	Consider during preparation of area plans, land use studies and rezonings. Target: 4 unincorporated areas.
Protect Existing Affordable Housing from Conversion or Demolition				
14.13	Prohibit Condominium Conversions	Ongoing/2005-2006	Planning	Maintain prohibition unless vacancy rate indicates easing of rental housing shortage. Amend Subdivision Regulations to establish a procedure for granting exceptions for residents and non-profits if units are to remain affordable.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN
UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
14.14	Protect Existing Affordable Housing from Conversion or Demolition	Ongoing	Planning/Housing	Continue protections through existing procedures for monitoring affordable housing units at risk of conversion.
<u>Protect Tenants of Affordable Housing from Overpayment and Displacement</u>				
14.15	Provide Rent Subsidies to Extremely Low, Very Low and Low Income Households	Ongoing	Housing Authority	Continue administering Section 8 Program and explore additional Federal and State funds to supplement existing program. Target: 200 certificates in use in unincorporated area.
14.16	Protect Mobile Home Park Tenants	2003-2004/Ongoing	Planning/Housing/County Counsel	Efforts to address tenant landlord and affordability issues for the eight mobile home parks (total 867 units) in the unincorporated area are currently underway. These efforts include: (1) the recent adoption of a rent control ordinance by the Board of Supervisors; (2) the recent adoption of a licensing ordinance; (3) assisting the tenants of two mobile home parks (Bayshore Villa, 141 units and El Granada, 227 units) with possible purchase of their parks. In connection with mobile home park closures, the County will continue ongoing regulation in accordance with a local policy implementing Government Code Section 65863.7.
14.17	Support Information, Referral and Mediation Services to Landlords and Tenants	Ongoing	Human Services	Continue services to landlords and tenants through support of the Tenant Landlord Information and Referral Collaborative.
14.18	Avoid Displacement as a Result of Code Enforcement Efforts	2003-2004/Ongoing	Planning/Housing/ Environmental Health	Inform building inspectors and code enforcement officers of any programs available to assist in relocation. When relocation is unavoidable, coordinate with the Office of Housing for any available assistance.
<u>PROVIDE NEW HOUSING OPPORTUNITIES</u>				
<u>Ensure Availability of Land and Infrastructure for New Housing</u>				
14.19	Encourage New Housing Near Employment and Services	NFO - 2003-2004 Other Areas Identified in Land Inventory - 2004-2005	Planning	Continue to encourage new housing to locate near employment centers and services in connection with area plan preparation, land use studies and rezonings. Specifically, staff is actively pursuing opportunities to coordinate with Countywide efforts aimed at promoting redevelopment of the El Camino Real Corridor for transit-

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN
UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
				oriented development, including housing. Agencies involved in this effort include C/CAG, Samceda P3 and Joint Venture Silicon Valley. These efforts will involve the possible use of transportation planning funds to develop a vision/plan for the section of El Camino Real that includes unincorporated North Fair Oaks. It is important that the vision/plan be coordinated with neighboring jurisdictions. This would set the stage for future redevelopment for higher density housing and/or define General Plan changes, rezonings, or affordable housing site designations that may need to be implemented in order to meet future regional housing need allocations. The option to prepare a Master or Program EIR for this area to facilitate future redevelopment will also be explored.
14.20	Increase Land Available for Residential Use	NFO - 2003-2004 Other Areas Identified in Land Inventory - 2004-2005	Planning	No rezoning is required to enable the County to meet its current regional housing need allocation. However, the County is working with C/CAG and other sub-regional agencies to set up a program and participate in planning for redevelopment of the El Camino Real Corridor, which would include unincorporated North Fair Oaks (see Policy 14.19). Other unincorporated areas as identified in the Land Inventory would have second priority for consideration of possible future rezoning of underutilized land for multi-family and mixed uses.
14.21	Require Development Densities Consistent with General Plan	2004-2005	Planning	As part of staff reports to the Planning Commission and the Board on residential developments, include a section outlining mitigation measures to reduce community concerns and environmental impacts other than lowering densities; recommend a reduction in density only after other mitigation measures have been determined to be infeasible.
14.22	Ensure that Sufficient Land is Available to Meet Future Housing Needs	2003-2004 2004-2005	Planning	Support development of the projects, sites and programs identified in Exhibit 14.45 to ensure that the County's share of the regional housing need is met. Undertake any General Plan changes or rezoning of undeveloped and underutilized land for multi-family housing or mixed uses as necessary to meet the County's regional housing needs in the future.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN
UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
14.23	Direct Developers to Identified Housing Sites	2003-2004/Ongoing	Planning/Housing	Provide maps, parcel numbers and ownership information for sites zoned for multi-family/affordable housing.
14.24	Provide Infrastructure Adequate to Support Housing Development	2003-2004/Ongoing	Planning	Support efforts by water and sewer districts and transportation agencies to upgrade and expand services and facilities where necessary to support residential development consistent with the County's General Plan. To this end, the County is currently sponsoring two studies that support improved infrastructure for the Midcoast area. The first, the Midcoast LCP Update, involves recalculation of the area's buildout and infrastructure capacity (see Appendix C). This updated data can then be used by the County and water and sewer agencies to coordinate future growth and supporting infrastructure. The Planning Commission is currently holding public hearings on this project, and their recommendations will be forwarded to the Board of Supervisors in the Spring, 2004. Second, the County is preparing a multi-phase hydrological study of the area to determine safe groundwater yields and the impacts of continuing to allow groundwater dependent development. Phase 1 of the study was completed in 2002. It primarily consolidated existing information and stated conclusions on the issue of safe yield. Phase 2 will involve: (1) gathering more data, including well monitoring and determining safe yields for various Midcoast groundwater units, and (2) determining the level of additional development that could be supported on wells. Phase 2 began in early 2003 and is expected to last two years. Despite these efforts, and the efforts of service providers to develop new water sources and upgrade transmission lines, it is possible, but unlikely, that additional hookups will be available in the Moss Beach/Montara area during the current planning period. With regard to transportation, the County, through its participation on C/CAG and MTC, helps to set transportation improvement priorities for transit and State highways. The County Public Works Department develops and implements a capital improvement plan for improvements to County-maintained roads.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
Ensure Availability of Land for Affordable Housing				
14.25	Designate Sites for Affordable Housing	Midcoast - 2003-2004 El Camino-NFO - 2004-2005 Other Areas in Land Inventory - 2005-2006	Planning	Identify and designate sites for housing and affordable housing as part of Housing Element implementation and preparation of area plans, land use studies and rezonings. The County will consider opportunities to increase land available for residential development, including affordable housing as described under Policies 14.19 and 14.20. At this point, it is premature to identify specific sites for designation as affordable housing sites, and this action is not necessary to enable the County to meet its current regional housing need allocation. However, as part of the Midcoast LCP Update, an incentive program is currently being considered that would encourage affordable housing development on non-conforming single-family residential lots. The incentive would be in the form of a reduced floor area limit for homes on non-conforming lots, which would generally improve their affordability, coupled with the allowance of an increased floor area for those units that are formally restricted to affordable rents or sales prices. This would encourage the construction of affordable housing units that would be integrated into the community; the proposal is currently being considered by the Planning Commission; consideration by the Board of Supervisors is likely to take place in the Spring, 2004.
14.26	Permit Mobile Home Parks on Residentially Zoned Land	2005-2006	Planning	Revise Zoning Regulations as necessary to permit mobile home parks on residentially zoned land. See Evaluation of 1991 Housing Element Policy 14.29. Given the high cost of land in the County, the proposal of new mobile home parks is unlikely. As such, implementation of this policy has a lower priority.
14.27	Encourage Use of Surplus Public Lands for Affordable Housing	2004-2005	Planning/Housing	Review public surplus lands for housing development as they become available. Update inventory.
14.28	Acquire Sites for Affordable Housing Development	Ongoing	Housing	Provide support for developers in the acquisition of land for affordable housing development (see Exhibit 14.87).

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
Reduce Housing Construction and Energy Costs				
14.29	Encourage the Use of Alternative Housing Types and the Planned Unit Development District	2004-2005/Ongoing	Planning	Explore revisions to the Zoning Regulations as needed to facilitate use of the Planned Unit Development District. Continue to facilitate the placement of manufactured homes on residential parcels.
14.30	Minimize Permit Processing Fees	2005-2006/Ongoing	Planning	Continue to offer fee reductions, waivers or deferrals for affordable housing developments. Review policy to improve clarity and simplify implementation.
14.31	Minimize Permit Processing Times	Ongoing	Planning	Continue efforts to standardize and streamline the development review process through revision of out-of-date sections of the Zoning Regulations. Continue priority processing for projects providing affordable housing. Continue to monitor permit processing times and improve Permit*Plan report capabilities.
14.32	Institute Flexible Parking Standards	2004-2005	Planning	Revise the Zoning Regulations to include flexible parking standards. Consider concessions for affordable housing. Update existing draft regulations previously prepared; for housing, consider standards similar to those adopted for the Colma BART Station Area. Update parking requirements for group homes.
14.33	Improve the Energy Efficiency of New Housing	Ongoing	Planning	Continue to enforce State energy codes as part of the building permit process. Assist project applicants in meeting the County's guidelines for passive solar design and solar access.
14.34	Promote Sustainable Building Practices	Ongoing	Planning/Public Works	Continue community outreach and education efforts to encourage local builders to adopt green building practices, and consider offering incentives. Continue to implement the Construction and Demolition Debris Recycling Ordinance.
14.35	Support Efforts to Curtail Construction Defect Litigation	2003-2004	County Manager/Board of Supervisors	Support efforts at the State level to curtail construction defect litigation.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
Encourage the Development of Affordable Housing				
14.36	Establish Housing Endowment Fund	2003-2004	Housing	Continue working with stakeholders to set up Endowment Fund and encourage city participation.
14.37	Establish an Inclusionary Requirement for Affordable Housing	2003-2004	Planning	Adopt inclusionary program for all unincorporated areas (Planning Commission on November 12, 2003 and Board of Supervisors in Spring 2004).
14.38	Encourage Cities in San Mateo County to Adopt Inclusionary Requirements	2004-2005	Planning	Coordinate with cities via C/CAG to encourage them to adopt inclusionary requirements.
14.39	Consider Establishing a Housing Impact Fee on Employment Generating Development	2004-2005	Planning	Develop a nexus study as a prerequisite to adopting a development fee. Coordinate with cities via C/CAG to encourage them to adopt a similar program.
14.40	Grant Density Bonuses for the Development of Affordable Housing	2004-2005	Planning	Revise Density Bonus Ordinance as needed for consistency with the inclusionary program and new State-mandated childcare facility incentives.
14.41	Establish Residential Densities to Encourage the Use of Density Bonuses	2005-2006	Planning	Review zoning densities and propose amendments as needed to facilitate use of the density bonus program.
14.42	Investigate Additional Mechanisms to Facilitate Affordable Housing Development	2004-2005	Planning/Housing	Research methods for land assembly including incentives, landownership information, and redevelopment.
14.43	Encourage Second Dwelling Units	2004-2005	Planning	Revise second unit regulations and procedures as necessary to comply with changes to State law (Spring 2004). Consider expansion of quota based on 2000 Census and to respond to request from Palomar Park.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
14.44	Use Public Lands and Resources for the Development of Affordable Housing	Ongoing	Planning/Housing	Continue to review surplus public lands for suitability for affordable housing development as part of the General Plan conformity process. Continue efforts to procure all housing funds available from Federal and State programs to support eligible affordable housing developments. For example, the County is currently pursuing additional funds from Federal and State programs in accordance with the award/allocation schedule for each program including Prop. 46 Funds for the HEAT. Annual allocations of funds available for 2002-2003 and 2003-2004 are shown on Exhibit 14.87.
14.45	Use Available Financing Programs to Support the Development of Affordable Housing	Ongoing	Housing	Continue to support affordable housing development through financing commitments to eligible affordable housing developments. The range of financial resources available to the County is summarized on Exhibit 14.75. Annual allocations of funds available for 2002-2003 and 2003-2004 are shown on Exhibit 14.87. Although specific allocation awards change from year to year based on past achievements, current needs and public input, the 2002-2003 and 2003-2004 Action Plan summaries are reasonably representative of the types of programs and projects that are likely to be funded throughout the remainder of the planning period (2006).
14.46	Encourage Self-Help Housing Developments	Ongoing	Housing	Continue to support Habitat for Humanity and other self-help housing advocates who use "sweat equity" to make new housing more affordable. See Item No. 17 on Exhibit 14.87 for the current year's funding commitment to this program. See also Policy 14.25; the program currently under consideration to encourage affordable housing development on non-conforming lots in the Midcoast could be implemented by a non-profit, such as Habitat for Humanity.
14.47	Encourage Private-Public Partnerships for Affordable Housing Development	2003-2004	Planning/Housing	Continue to work with for-profit and non-profit developers to rehabilitate existing or construct new affordable housing. See Items 10 through 18a on Exhibit 14.87 for this year's funding commitments to affordable housing development, many of which involve public/private partnerships.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN
UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
HOUSING INDIVIDUALS WITH SPECIAL NEEDS				
14.48	Expand Housing Choices by Increasing the Diversity of Housing Types	Inclusionary Ordinance - 2003-2004 Density Bonus - 2004-2005 Ongoing - Annual Allocation	Planning/Housing	In conjunction with adoption of the inclusionary program and revising the Density Bonus Ordinance, provide incentives for housing developments for special needs groups. Continue technical and financial support for affordable housing developments for special needs groups. Specific incentives for the development of affordable housing units for disabled and large family and senior households are included in the proposed Inclusionary Program and the existing Density Bonus Ordinance. Future revisions of the Density Bonus Ordinance scheduled for 2004 (see Policy 14.40) will retain or expand incentives for the development of special needs households. Continue technical and financial support for affordable housing developments for special needs groups. Current year funding commitments for special needs housing developments are shown on Exhibit 14.87. In addition, County staff provides assistance to project sponsors in obtaining planning and building permits (when projects are located in unincorporated areas) and in identifying and obtaining additional funding as needed.
14.49	Provide Affordable Housing Opportunities and Supportive Services for the Elderly or Disabled	Ongoing/2004-2005	Planning/Housing	See Exhibit 14.87, Consolidated Plan Action Plan Summary FY 02-03 and FY 03-04. Most of the programs described are likely to continue through 2006. Consider adoption of a "reasonable accommodations" policy/process.
14.50	Promote Housing for the Elderly or Disabled in Appropriate Locations	Ongoing/2005-2006	Planning/Housing	See Exhibit 14.87. Also, consider expanding number of zoning districts where group homes may be allowed by right.
14.51	Provide Affordable Housing Opportunities and Supportive Services for Large Family and Single-Parent Households	Ongoing	Planning/Housing	See Exhibit 14.87.
14.52	Provide Affordable Housing Opportunities and Supportive Services for Farm Laborers	2004-2005/Ongoing	Planning/Housing	Continue ongoing programs. Continue work with South Coast Collaborative to identify housing opportunities in the Pescadero area. Continue working with Housing and Code Enforcement staff to link displaced workers with emergency and longer-term shelter and services.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN
UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
14.53	Promote Housing and Supportive Services for the Homeless	Ongoing	Planning/Housing	For more detailed action plan and schedule, please see the County's Continuum of Care Application, Appendix F. Outreach efforts also include publication of "Survival in San Mateo County: A Guide to Resources for the Homeless." See Exhibit 14.87 for the current year's funding commitments.
14.54	Facilitate the Development of Homeless Shelters	2005-2006	Planning	See evaluation of previous Policy 14.52. As stated, the development of homeless shelters and transitional housing in unincorporated areas can be facilitated by updating the zoning definitions of these land uses and clarifying the zoning districts where they are permitted or conditional uses.
14.55	Encourage the Development of Childcare Services	Complete Survey - 2003-2004 Implementation for Uninc. Area - 2004-2005	Housing/Planning	Complete current effort to prepare study of methods for linking childcare and housing development, and work with the cities on implementation. Develop administrative procedures for reviewing the need for childcare as part of the environmental review process.
14.56	Enforce Fair Housing Laws	Ongoing	Housing	Continue to support non-profit groups that advocate and enforce fair housing in the County. For more detailed implementation action plan and schedule, please see the County's Draft Fair Housing Strategy, Appendix G.
PROGRAM RESPONSIBILITIES: ROLE OF THE COUNTY				
14.57	Coordinate Housing Activities with the Cities of San Mateo County	Legislation - 2003-2004 Future Housing Element Coordination - 2005-2006	Planning/Housing	In conjunction with C/CAG, coordinate future housing element planning with the cities in the County. Work on collecting and standardizing data and formats, and support legislation to allow pooling and inter-jurisdictional loaning of housing funds.
14.58	Encourage Cities to Obtain Article 34 Authority	2005-2006	Housing	Encourage the cities to gain Article 34 authority in incorporated areas of the County.
14.59	Support Regional and Countywide Planning Efforts	Ongoing	Board of Supervisors	Continue to represent San Mateo County on inter-jurisdictional boards such as C/CAG and ABAG.

VI. POLICIES AND PROGRAMS (continued)

C. 2003-2006 HOUSING ELEMENT POLICIES AND PROGRAMS IMPLEMENTATION PLAN
UNINCORPORATED SAN MATEO COUNTY

2003 POLICY NO.	PROGRAM	IMPLEMENTATION SCHEDULE*	COUNTY IMPLEMENTING DIVISION	TARGET FOR 2003-2006
14.60	Provide Support to Decision-Makers on Housing and Supportive Service Issues	Ongoing	Planning/Housing	Review and comment on housing legislation, plans and programs affecting the County.
14.61	Promote Community Participation in Affordable Housing Development	Ongoing	Planning	Continue to promote coordination and cooperation to minimize conflict over housing developments through the use of the Pre-Application Workshop process.
14.62	Ensure Consistency Between Housing Element and Adopted Plans and Ordinances	2005-2006	Planning/Housing	Compare plans and ordinances for consistency. Recommend revisions as necessary. Planning Division and Office of Housing to work together to ensure consistency between the Housing Element and other County housing plans. Implement measures as needed to maintain consistency with airport land use plans and statutes.

*2003-2004 = Implementation underway with completion generally expected in 2004.
 2004-2005 = Implementation to begin in 2004, with completion expected in 2005.
 2005-2006 = Implementation to begin in 2005, with completion expected in 2006.
 Ongoing = Program will continue to be implemented in accordance with existing practices and procedures.

VI. POLICIES AND PROGRAMS

D. QUANTIFIED OBJECTIVES

Government Code Section 65583(c) requires that the County establish the maximum number of housing units by income category that can be constructed, rehabilitated and conserved over a five-year time period. Those objectives for the 5-year period beginning with adoption of the Housing Element are shown below.

Five-Year Quantified Housing Objectives			
Income Group	New Construction	Rehabilitation	Conservation/ Preservation
Very Low Income	150	50	263
Low Income	90	50	262
Moderate Income	270	1,000	175
Above Moderate Income	490	1,000	175
TOTAL	1,000	2,100	875

Notes:

1. New construction objectives are based on historical rates of new construction building permit issuance and the target percentages for each income group established by the County's 1999-2006 Regional Housing Needs Allocation.
2. Rehabilitation objectives are based on historical rates of alteration/addition building permit issuance for the moderate and above-moderate income categories. Objectives for very low and low-income groups are based on the historical rate of housing rehabilitation loan issuance in unincorporated areas.
3. Conservation/preservation objectives are based on historical code enforcement case rates. Although exact figures are not available, staff estimates that about 60% of code enforcement cases involve very low or low income units, or neighborhoods where such units predominate, while the remaining 40% involve moderate income or above-moderate income units or neighborhoods.

EXHIBIT 14.86

SUMMARY OF HOUSING OPPORTUNITIES FOR
SPECIAL NEEDS GROUPS

	Elderly/Disabled	Large Families	Single Parent Households	Farm Labor Households
Section 8 ² Certificates/Vouchers	1,908	425	N/A ¹	N/A ¹
New Construction ³	94	15	15	172
Rehabilitation ⁴	101	N/A	N/A	N/A
Group Homes/ ⁵ Shared Housing	104	N/A	N/A	N/A
Home Equity ⁶ Conversion Loans	9	N/A	N/A	N/A
TOTAL	2,216	440	15	172

- Notes:
1. N/A = not available or not applicable
 2. Certificates/Vouchers in use Countywide FY 2001-02
 3. New Housing units constructed in unincorporated areas since 1996
 4. Units rehabilitated through Urban County Rehabilitation Program FY 2001-02, typical of previous years.
 5. Placements in Urban County FY 2000-01, typical of previous years.
 6. Loans in Urban County FY 2000-01, typical of previous years.

- Sources:
1. Consolidated Annual Performance and Evaluation Report, San Mateo County Home Consortium, FY 2000-01 and FY 2001-02.
 2. San Mateo County Planning and Building Division.

EXHIBIT 14.87

CONSOLIDATED PLAN ACTION PLAN SUMMARY FY 2002-03

SPONSOR	PROJECT DESCRIPTION	LOCATION/ SERVICE AREA	PRIMARY SPECIAL NEEDS GROUP SERVED	APPROVED (\$)
HOUSING REHABILITATION				
1. Center for Independence of the Disabled	Housing Accessibility Modification Program	Urban Countywide	Disabled	40,000
2. Center for Independence of the Disabled	Tenant Accessibility Modification Program	Urban Countywide	Disabled	15,000
3. City of Menlo Park	Housing Rehabilitation Loan Program	Menlo Park (Citywide)	Low Income Homeowners and Tenants	300,000 (program income plus carryover)
4. San Mateo County Office of Housing	Housing Rehabilitation Loan Program	Urban Countywide	Low Income Homeowners and Tenants	1,185,000
5. Free-at-Last	Men's Residential Treatment Facility - Expansion/Rehab.	1085 Weeks Street East Palo Alto	Disabled	50,000
6. North Peninsula Neighborhood Services Center	Housing Revitalization Program	Urban Countywide	Low Income Homeowners	72,000
7. Rebuilding Together	Home and Non-profit Facility Rehab Program	Urban Countywide	Low Income Homeowners and Non-profit Service Providers	12,000
8. Senior Coastsiders	Coastside Minor Home Repair Project	Urban Countywide	Seniors	48,500
SUBTOTAL				1,722,500
HOUSING DEVELOPMENT				
10. City of EPA	McNair Permanent Supportive Housing (Single family home purchase)	Lot 64, Tract 98-3EPA	Not Specified	100,000
12. Community Working Group	Opportunity Center of the Peninsula (34 transitional/60 permanent for small families and singles)	33, 39, 45 Encina Way Palo Alto	Homeless, Small Families	350,000
13. San Mateo County Office of Housing	Housing Feasibility Fund - Unsecured Predevelopment Loan Program	Countywide	Not Specified	25,000
14. Mental Health Assn	Belmont Apartments (25 units)	1625 El Camino (F St.) Belmont	Disabled	700,000
17. Peninsula Habitat for Humanity	Terminal Avenue Housing Menlo Park 22 - 24 units	Terminal Ave. Menlo Park	Low Income Families	100,000

EXHIBIT 14.87 (continued)

CONSOLIDATED PLAN ACTION PLAN SUMMARY FY 2002-03

SPONSOR	PROJECT DESCRIPTION	LOCATION/ SERVICE AREA	PRIMARY SPECIAL NEEDS GROUP SERVED	APPROVED (\$)
18. Shelter Network	First Step for Families Reconstruction (Project - 15 transitional units and 24 emergency shelter SRO's.)	319-325 Villa Terrace San Mateo	Homeless Families	600,000
Main and Arnold Senior Housing	New senior housing, 64 Units	Main St. and Arnold Half Moon Bay	Seniors	602,069
18a. County of San Mateo Housing Set-Aside Fund	Housing development reserve funds for off-cycle housing requests	Countywide	Not Specified	846,521
City of Daly City	HOME Program Multi-family rental housing acquisition/new construction, 20 to 30 rental units or 15 ownership units	Redevelopment Area of Daly City	Not Specified	500,000
City of East Palo Alto	Mobile Estates Acquisition of 117 unit mobile home park for eventual transfer to tenant controlled non-profit	1885 E. Bayshore Blvd. East Palo Alto	Low Income Tenant Households	100,000
City of South San Francisco	HOME Program Not site specific 6 to 20 units	Downtown South San Francisco	Not Specified	400,000
EPA CAN DO	Nugent Square 32 units of family rental housing	University Square, East Palo Alto	Low Income Families	300,000
	CHDO Capacity Building Program	East Palo Alto	Not Specified	15,000
SUBTOTAL				4,638,590
PUBLIC FACILITIES				
19. Bayshore Child Care	Our Second Home - Development JFK Elem. School	758 Price St. Daly City	Families	50,000
20. Center for Independence of the Disabled	Facility Rehab	875 O'Neil Ave. Belmont	Disabled	18,000
22. City of Daly City/ Midpeninsula Boys and Girls Club	Bayshore Community Center	Martin St./Rio Verde Street Daly City	Families/Youth	50,000
24. City of Pacifica	Pacifica Senior/Community Center Renovation	540 Crespi Drive Pacifica	Seniors	75,000
25. Coastside Children's Program	HMB Child Care Center Renovation (Alvin Hatch Elem.	494 Miramontes Ave. Half Moon	Families	35,000

EXHIBIT 14.87 (continued)

CONSOLIDATED PLAN ACTION PLAN SUMMARY FY 2002-03

SPONSOR	PROJECT DESCRIPTION	LOCATION/ SERVICE AREA	PRIMARY SPECIAL NEEDS GROUP SERVED	APPROVED (\$)
	School)	Bay		
26. Community Gatepath (formerly Poplar ReCare)	Facility Rehab	875 Stanton Rd. Burlingame	Disabled	60,000
27. San Mateo County Human Services Agency	Children's Receiving Home Extension	21 Tower Road San Mateo	Families/Youth	200,000
28. San Mateo County Office of Housing	Safe Harbor Winter Shelter- Reimbursement to General Fund	295 North Access Road South San Francisco	Homeless	100,000
29. El Concilio	Nuestra Casa - Non-profit Agencies Center - Acq./Rehab.	3180 Middlefield Road, North Fair Oaks	Not Specified	56,000
31. Sr. Coastsiders/Coastside Adult Health Care	Coastside Senior Center- Development	Main and Arnold, Half Moon Bay	Seniors	50,000
SUBTOTAL				694,000
33. CDVP	Battered Women's Shelter	Countywide	Victims of Domestic Violence	35,000
34. Clara-Mateo Alliance	Family Shelter VA Hospital grounds 795 Willow Road, 323- D, Menlo Park	Countywide	Homeless Families	100,000 for App. #s 34, 35, 36, and 37
35. Clara-Mateo Alliance	CMA Shelter VA Hospital grounds 795 Willow Road, 323- D, Menlo Park	Countywide	Homeless	
36. Clara-Mateo Alliance	Transitional Housing Program VA Hospital grounds 795 Willow Road, 323-D, Menlo Park	Countywide	Homeless	
37. Clara-Mateo Alliance	Elsa Segovia Center VA Hospital grounds 795 Willow Road, 323-D, Menlo Park	Countywide	Homeless Families	
38. Homeless Veterans Emergency Housing	Expanded Outreach VA Hospital grounds 795 Willow Road, 323-B, Menlo Park	Countywide	Homeless Veterans	10,000
39. Samaritan House	Safe Harbor Shelter Operations	North County	Homeless	121,600
40. Shelter Network	Haven Family House 260 Van Buren Rd, Menlo Park	Urban County	Homeless Families	148,250
41. Shelter Network	Maple St. Shelter 1590 Maple St. RWC	Urban County	Homeless	35,000

EXHIBIT 14.87 (continued)

CONSOLIDATED PLAN ACTION PLAN SUMMARY FY 2002-03

SPONSOR	PROJECT DESCRIPTION	LOCATION/ SERVICE AREA	PRIMARY SPECIAL NEEDS GROUP SERVED	APPROVED (\$)
42. Shelter Network	First Step for Families 319 - 325 Villa Terrace, San Mateo	Urban County	Homeless Families	20,000
49 EPA CAN DO	EPA Anti-Predatory Lending Program	East Palo Alto	Not Specified	15,000
52. Family Connections	Parent Participation Preschool	Menlo Park + South County	Families	10,000
56. Human Investment Project (HIP)	Homesharing Program 364 Railroad Ave., San Mateo	Urban County	Not Specified	105,000
58. La Raza Centro Legal	Homeless Prevention/Eviction	Urban County	Homeless	20,000
59. Legal Aid Society of San Mateo County	Homesavers/Homebuilders	Urban County	Not Specified	20,000
67. Sor Juana Ines	Services for Abused Women	Urban County	Victims of Domestic Violence	15,000
70. Youth and Family Assistance	Daybreak Shelter 639 Douglas Ave. Redwood City	Urban County	Homeless Families and Youth	15,000
SUBTOTAL				669,850
ECONOMIC DEVELOPMENT				
74. Start-Up (EPA Micro- Business Initiative)	Self-Employment Training for EPA/East Menlo Park residents	East Palo Alto/ East Menlo Park	Not Specified	30,000
SUBTOTAL				30,000
HUD MANDATES				
75. Midpeninsula Citizens for Fair Housing	Fair Housing Services	Urban Countywide (South County)	Minorities	30,400
76. Project Sentinel	Fair Housing Services/Default Delinquency Counseling	Urban Countywide (North County/ Coastside)	Minorities	49,100
77. San Mateo County Office of Housing	HMIS (Homeless Management Information System)	County	Homeless	45,000
SUBTOTAL				124,500

EXHIBIT 14.87 (continued)

CONSOLIDATED PLAN ACTION PLAN SUMMARY FY 2002-03

SPONSOR	PROJECT DESCRIPTION	LOCATION/ SERVICE AREA	PRIMARY SPECIAL NEEDS GROUP SERVED	APPROVED (\$)
SECTION 108 LOAN REPAYMENT				
78. East Palo Alto	Gateway 101 Infrastructure	Former Ravenswood High School site, East Palo Alto	Not Specified	265,432
SUBTOTAL				265,432
PLANNING AND PROGRAM MANAGEMENT				
79. San Mateo County Office of Housing	HCD Program Management	N/A		
SUBTOTAL				1,306,400
TOTAL BUDGET				9,451,272
PRE-COMMITMENT FOR FY 03-04				
Shelter Network	First Step for Families Reconstruction (Project - 15 transitional units and 24 emergency shelter SRO's.)	319-325 Villa Terrace San Mateo	Homeless Families	400,000

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YEAR 1 ACTION PLAN FY 03-04

FUNDING OBJECTIVES

This Action Plan covers the first year of the County's Consolidated Plan. This Action Plan describes the actions, projects, and programs that will take place during the 2003-04 fiscal year to address the priority needs and specific objectives identified in the Consolidated Plan. It should be noted that the projects indicated are only those funded with CDBG, ESG, or HOME funds. Descriptions of other actions focus primarily on proposed or on-going activities that leverage activities funded with CDBG, ESG, or HOME. The County affirmed three primary goals for its three programs. Shown below are both the five-year goals and one-year Action Plan objectives:

FIVE-YEAR GOALS	ONE-YEAR PERFORMANCE OBJECTIVES	OTHER RESOURCES
A. Provide affordable housing opportunities for lower income individuals and special needs groups.	- Assist 100 units of newly constructed rental units targeted to LI/VLI families & special needs groups. - Assist 10 units of newly constructed family ownership units targeted to LI families/ households. - Acquisition/rehab of 15 units of rental housing for families & special needs groups. - Assist in the development of 15 units of supportive housing which includes structural features and services to enable persons with special needs to live independently. - Rehabilitate 72 units of existing homes/rental units occupied by LI/VLI persons.	Low Income Housing Tax Credit (LIHTC) proceeds; HUD 202 Program for Senior Housing; HUD 811 Program for Disabled Housing; Redevelopment Set-Asides for Housing (in cities which have redevelopment agencies); State Proposition 46 funds for rental, self-help housing, etc.; CalHFA financing; conventional financing; foundation funds.
B. Provide a continuum of housing opportunities and supportive housing services for the homeless in order to provide a seamless housing and support network for the homeless to move toward independent living.	- Provide assistance to maintain existing emergency shelter programs for individuals & families. - Assist in upgrading or creation of 30 units of short-term transitional (up to 2 months) and long-term transitional (up to 24 months) housing for homeless.	State Supportive Housing Funds; HUD Continuum of Care funds; State Proposition 46 funds;
C. Assist non-housing community development activities that empower lower	- Support human service delivery programs that are essential to the provision of housing, shelter, or maintaining lower income households in their homes. - Support cost-effective programs providing	Foundation funds; CalWORKS; various state and federal programs specifically targeting special needs groups for specialized services.

COUNTY OF SAN MATEO HOME CONSORTIUM CONSOLIDATED PLAN FY 03/04 – FY 07/08

FIVE-YEAR GOALS	ONE-YEAR PERFORMANCE OBJECTIVES	OTHER RESOURCES
income and special needs groups.	information & resources about housing options for lower income individuals & special needs groups. - Support the upgrading or new development of facilities serving special needs groups, including lower income children, youth, seniors, persons with physical and/or developmental disabilities, & the mentally ill. - Support educational activities that prevent intergenerational poverty.	

Total funding under CDBG, HOME and ESG amounts to \$8,915,212, with distributions from the respective programs shown below and on Form 424 at the front of the Consolidated Plan. Details of the specific projects are shown on **HUD Table 3** (one page for each project) at the end of this Action Plan.

The geographic locations of the various projects are shown on Maps 1 – 5 just preceding the HUD Table 3. County investments of CDBG, HOME, and ESG dollars are distributed throughout the County, with more intensive investments in East Palo Alto and North Fair Oaks. Both these areas experience the highest concentrations of low-income minority households.

FY 03-04 Commitments under ESG, CDBG, and HOME

Local ID	Projects	ESG (\$)	CDBG (\$)	HOME (\$)	TOTAL (\$)	CDBG Nat'l Obj.
Housing Development						
1	CHD - 1730 Bay Road, East Pal Alto		158,419	841,581	1,000,000	LMH
2	CDC Capacity Bldg (EPA CANDO)			15,000	15,000	LMH
3	Belmont Apts - Mental Heath Assn			313,750	313,750	LMH
4	Rotary Hacienda II Sr. Hsg			400,000	400,000	LMH
5	Moved to ADMIN/PLANNING					
6	Bonnie Brae Terr. - The Lesley Fdn		162,000		162,000	LMH
7	First Step Reconstruction - Shelter Network		400,000		400,000	LMH
8	Housing Development Reserve		170,752	481,894	652,646	LMH
9	Palo Mobile Estates Acq/Rehab - City of EPA		775,000		775,000	LMH
10	11 So. Delaware Acq/Rehab - HIP Hsg			300,000	300,000	LMH
	SUBTOTAL	0	1,766,171	2,252,225	4,018,396	
Housing Rehabilitation Programs						
11	CID - Tenant Accessibility Prgm		15,000		15,000	LMC
12	CID - Hsg Access. Prgm		40,000		40,000	LMC
13	Sr. Coastsiders - Minor Home Repair		50,000		50,000	LMC
14	County of San Mateo Housing Rehab Prg		1,140,000		1,140,000	LMC
15	City of Menlo Park - Hsg Rehab Prg		500,000		500,000	LMC
16	No. Peninsula Neigh. Svs - Hsg Revit. Prg		75,000		75,000	LMC
	SUBTOTAL	0	1,820,000	0	1,820,000	
Public Facilities						
17	Rebuilding Together - Nat'l Reblgd Day		26,000		26,000	LMC
18	Caminar - Redwood Hsg Kitchen		30,000		30,000	LMC

COUNTY OF SAN MATEO HOME CONSORTIUM CONSOLIDATED PLAN FY 03/04 – FY 07/08

Local ID	Projects	ESG (\$)	CDBG (\$)	HOME (\$)	TOTAL (\$)	CDBG Natl Obj.
19	Center for Dom. Violence Prev. - Shelter Improv.		25,000		25,000	LMC
20	Fair Oaks Athletic Field		300,000		300,000	LMA
21	Clara Mateo Alliance - Elsa Segovia Ctr Kitchen		50,000		50,000	LMC
22	Coastside Childrens Prg - HMB Center		22,000		22,000	LMC
23	El Concilio of SM Co. - Nuestra Casa Svs Ctr Acq.		44,000		44,000	LMC
24	PalCare - Preschool Expansion		118,516		118,516	LMC
25	PARCA - Raji Hse Improvements		25,000		25,000	LMC
26	YMCA of Mid-Pen - Center Devt in EPA		65,000		65,000	LMC
	SUBTOTAL	0	705,516	0	705,516	
Micro-Enterprise/ Business Devt						
27	Start-Up - Self-Empl. Assistance for Micro-Ent.		55,000		55,000	LMC
	SUBTOTAL	0	55,000		55,000	
Public Services						
28	Child Care Coord. Cncl - Homeless Prev. Sub.		10,000		10,000	LMC
29	City of Pacifica - Safety Net Svs/Homeless Prev.		15,000		15,000	LMC
30	City of RWC - Fair Oaks Comm Ctr I & R		15,000		15,000	LMC
31	Clara Mateo Alliance - Shelter Oper of 4 Prgms		80,000		80,000	LMC
32	Coastside Opp. Ctr - Human Svs Prg Support		15,000		15,000	LMC
33	Ctr for Dom. Viol. Prev. - Shelter Operations		30,000		30,000	LMC
34	Family Connections - Parent Participation Prg		10,000		10,000	LMC
35	HIIP Hsg - Homesharing Prg		93,000		93,000	LMC
36	La Raza Centro Legal - Homelessness Prev.		15,000		15,000	LMC
37	Legal Aid - Home Savers Prg		15,000		15,000	LMC
38	No. Peninsula Neigh. Svs -Safety Net Prg		15,000		15,000	LMC
39	Samaritan Hse - Safe Harbor Shelter Oper.		100,000		100,000	LMC
40	Samaritan Hse - Comm.Worker Prg		15,000		15,000	LMC
41	Second Harvest Food Bank - Oper. Brown Bag		10,800		10,800	LMC
42	Shelter Network - Oper. of 4 Shltres	118,750	76,250		195,000	LMC
43	Svs League of SM Co - FAR Prg		15,000		15,000	LMC
44	YFA - Daybreak Shlttr/Trans Hsg Oper.		13,500		13,500	LMC
	SUBTOTAL	118,750	543,550	0	662,300	
HUD Mandates						
45	SM Co Ctr on Homelessness - HMIS		15,000		15,000	LMC
46	La Raza Centro Legal - Fair Hsg Educ./Info.		5,000		5,000	LMC
47	Project Sentinel		40,000		40,000	LMC
	SUBTOTAL	0	60,000	0	60,000	
Other/ Administration/Planning						
48	Sec. 108 Loan Repaymt - Gateway 101 Eco. Devt		256,280		256,280	
49	Sm Co HCD Program Mgmt	6,250	1,099,000	207,470	1,312,720	
5	Pescadero Hsg Feasib. - S. Coast Collab.		25,000		25,000	LMH
	SUBTOTAL	6,250	1,380,280	207,470	1,594,000	
FY 03-04 ALL PROJECTS TOTAL		125,000	6,330,517	2,459,695	8,915,212	
FY 04-05 Precommitments						
1	EPA CAN DO - CDC Capacity Bldg			15,000	15,000	
2	YMCA of Mid-Pen - Center Devt in EPA		35,000		35,000	
	SUBTOTAL	0	35,000	15,000	50,000	

OTHER HUD-REQUIRED ELEMENTS OF ACTION PLAN

Action Plan Element	Description
Homeless & Other Special Populations	See CoC Application, 2002 for proposed activities, which are being updated in the CoC Application, 2003.
Anti-Poverty Strategy	These actions are described in the County Consolidated Plan, pages 24 - 27.
Lead-Based Paint Hazards	
Addressing Obstacles to Meeting Underserved Needs	
Foster and Maintain Affordable Housing	
Develop Institutional Structure	
Enhance Coordination between Public & Private Housing, Health, (Social Service Agencies)	
Public Housing Needs	See <i>PHA Plans for the Housing Authority of the County of San Mateo</i>, Five-Year Plan for FY 2003-07 and Annual Plan for FY 2003.
Encourage Public Housing Residents to Become More Involved in Management & Participate in Homeowners	
Monitoring	See Description in the County Consolidated Plan, p. 27-28.

OTHER REQUIRED ELEMENTS OF ACTION PLAN

1. Baseline Data	2. Baseline Data
3. Baseline Data	4. Baseline Data
5. Baseline Data	6. Baseline Data
7. Baseline Data	8. Baseline Data
9. Baseline Data	10. Baseline Data
11. Baseline Data	12. Baseline Data
13. Baseline Data	14. Baseline Data
15. Baseline Data	16. Baseline Data
17. Baseline Data	18. Baseline Data
19. Baseline Data	20. Baseline Data
21. Baseline Data	22. Baseline Data
23. Baseline Data	24. Baseline Data
25. Baseline Data	26. Baseline Data
27. Baseline Data	28. Baseline Data
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31. Baseline Data	32. Baseline Data
33. Baseline Data	34. Baseline Data
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67. Baseline Data	68. Baseline Data
69. Baseline Data	70. Baseline Data
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79. Baseline Data	80. Baseline Data
81. Baseline Data	82. Baseline Data
83. Baseline Data	84. Baseline Data
85. Baseline Data	86. Baseline Data
87. Baseline Data	88. Baseline Data
89. Baseline Data	90. Baseline Data
91. Baseline Data	92. Baseline Data
93. Baseline Data	94. Baseline Data
95. Baseline Data	96. Baseline Data
97. Baseline Data	98. Baseline Data
99. Baseline Data	100. Baseline Data

VII.

Appendices

TABLE 1. SUMMARY OF ALL INFORMATION REPORTED IN THE APPENDICES					
Appendix	Estimated Cost (\$M)	Estimated Time (hrs)	Estimated Labor (\$M)	Estimated Materials (\$M)	Total (\$M)
Design	277 (0.34)	100 (0.11)	267 (0.33)	267 (0.33)	1,000 (1.00)
Construction	79 (0.10)	44 (0.05)	79 (0.10)	79 (0.10)	200 (0.20)
Total	356 (0.44)	144 (0.16)	346 (0.43)	346 (0.43)	1,200 (1.20)

Source: Project Cost Summary, 1997-1998

IV

Appendix

HOUSEHOLDS BY HUD INCOME CATEGORY¹
BROADMOOR
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	227 (0.21) (0.89)	121 (0.11) (0.73)	322 (0.30) (0.86)	155 (0.15) (0.65)	233 (0.22) (1.00)	1,058 (1.00) (0.84)
Renter	29 (0.14) (0.11)	44 (0.21) (0.27)	52 (0.25) (0.14)	84 (0.40) (0.35)	0 (0.00) (0.00)	209 (1.00) (0.16)
Total	256 (0.20) (1.00)	165 (0.13) (1.00)	374 (0.30) (1.00)	239 (0.19) (1.00)	233 (0.18) (1.00)	1,267 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 Broadmoor_WKK.DOC
(09/18/02)

HOUSEHOLDS BY HUD INCOME CATEGORY¹
EL GRANADA
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	152 (0.11) (0.62)	89 (0.07) (0.62)	242 (0.18) (0.67)	209 (0.15) (0.59)	671 (0.49) (1.00)	1,363 (1.00) (0.77)
Renter	94 (0.23) (0.38)	55 (0.13) (0.38)	120 (0.29) (0.33)	148 (0.35) (0.41)	0 (0.00) (0.00)	417 (1.00) (0.23)
Total	246 (0.14) (1.00)	144 (0.08) (1.00)	362 (0.20) (1.00)	357 (0.20) (1.00)	671 (0.38) (1.00)	1,780 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 EI Granada_WKK.DOC
(09/19/02)

HOUSEHOLDS BY HUD INCOME CATEGORY¹
EMERALD LAKE HILLS
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	83 (0.07) (0.81)	58 (0.05) (0.89)	186 (0.15) (0.88)	144 (0.11) (0.69)	792 (0.63) (1.00)	1,263 (1.00) (0.91)
Renter	20 (0.17) (0.49)	7 (0.05) (0.11)	25 (0.21) (0.12)	65 (0.56) (0.31)	0 (0.00) (0.00)	117 (1.00) (0.08)
Total	103 (0.07) (1.00)	65 (0.05) (1.00)	211 (0.15) (1.00)	209 (0.15) (1.00)	792 (0.57) (1.00)	1,380 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 Emerald Lake Hills_WKK.DOC
(09/19/02)

HOUSEHOLDS BY HUD INCOME CATEGORY¹
HIGHLANDS BAYWOOD PARK
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	104 (0.13) (0.87)	119 (0.14) (0.89)	275 (0.33) (0.89)	168 (0.20) (0.61)	657 (0.80) (1.00)	1,323 (1.00) (0.89)
Renter	15 (0.09) (0.13)	15 (0.09) (0.11)	35 (0.20) (0.11)	106 (0.62) (0.39)	0 (0.00) (0.00)	171 (1.00) (0.11)
Total	119 (0.08) (1.00)	134 (0.09) (1.00)	310 (0.21) (1.00)	274 (0.18) (1.00)	657 (0.44) (1.00)	1,494 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 Highlands Baywood Park_WKK.DOC
(09/19/02)

HOUSEHOLDS BY HUD INCOME CATEGORY¹
MONTARA
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	45 (0.06) (0.64)	62 (0.08) (0.45)	185 (0.23) (0.80)	127 (0.16) (0.69)	393 (0.48) (1.00)	812 (1.00) (0.80)
Renter	25 (0.12) (0.36)	76 (0.37) (0.55)	47 (0.23) (0.20)	57 (0.28) (0.31)	0 (0.00) (0.00)	205 (1.00) (0.20)
Total	70 (0.07) (1.00)	138 (0.14) (1.00)	232 (0.23) (1.00)	184 (0.18) (1.00)	393 (0.39) (1.00)	1,017 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 Montara_WKK.DOC
(09/19/02)

HOUSEHOLDS BY HUD INCOME CATEGORY¹
MOSS BEACH
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	45 (0.08) (0.70)	30 (0.06) (0.73)	135 (0.25) (0.84)	117 (0.22) (0.71)	206 (0.39) (1.00)	533 (1.00) (0.84)
Renter	19 (0.18) (0.30)	11 (0.11) (0.27)	26 (0.25) (0.16)	48 (0.46) (0.29)	0 (0.00) (0.00)	104 (1.00) (0.16)
Total	64 (0.10) (1.00)	41 (0.06) (1.00)	161 (0.25) (1.00)	165 (0.26) (1.00)	206 (0.32) (1.00)	637 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 Moss Beach_WKK.DOC
(09/19/02)

HOUSEHOLDS BY HUD INCOME CATEGORY¹
NORTH FAIR OAKS
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	193 (0.11) (0.22)	199 (0.12) (0.25)	524 (0.31) (0.61)	247 (0.15) (0.44)	523 (0.31) (1.00)	1,686 (1.00) (0.46)
Renter	685 (0.35) (0.78)	611 (0.31) (0.75)	334 (0.17) (0.39)	319 (0.16) (0.56)	0 (0.00) (0.00)	1,949 (1.00) (0.54)
Total	878 (0.24) (1.00)	810 (0.22) (1.00)	858 (0.24) (1.00)	566 (0.16) (1.00)	523 (0.14) (1.00)	3,635 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 North Fair Oaks_WKK.DOC
(09/19/02)

HOUSEHOLDS BY HUD INCOME CATEGORY¹
WEST MENLO PARK
2000

Households	Extremely Low 30%	Very Low 50%	Low 95%	Moderate 120%	Other	Total
Owner	90 (0.08) (0.26)	107 (0.09) (0.86)	176 (0.15) (0.75)	79 (0.07) (0.36)	688 (0.60) (1.00)	1,140 (1.00) (0.70)
Renter	254 (0.54) (0.73)	17 (0.04) (0.14)	60 (0.13) (0.25)	139 (0.30) (0.64)	0 (0.00) (0.00)	470 (1.00) (0.30)
Total	344 (0.21) (1.00)	124 (0.07) (1.00)	236 (0.15) (1.00)	218 (0.14) (1.00)	688 (0.43) (1.00)	1,610 (1.00) (1.00)

¹Household of four.

MLD:kcd - MLDM1397 West Menlo Park_WKK.DOC
(09/19/02)

**BROADMOOR CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County**

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units	1,274	1,295	21	2.00
OCCUPANCY				
Occupied Housing Units	1,249	1,275	26	2.00
Vacant Housing Units	25	20	-5	-20.00
TENURE				
Owner Occupied Units	1,053	1,087	34	3.00
Average Household Size	2.89	3.00	0.11	4.00
Renter Occupied Units	196	188	-8	-4.00
Average Household Size	3.39	3.69	0.30	9.00
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached	1,237	1,300	63	5.00
1 Unit Attached	9	0	-9	-100.00
2 Units	4	9	5	125.00
2-4 Units	15	9	-6	40.00
3-4 Units	11	0	-11	-100.00
5-9 Units	6	16	10	170.00
10+ Units	1	0	-1	-100.00
10-19 Units	1	7	6	600.00
20+ Units	0	0	0	0.00
Mobile Home	0	0	0	0.00

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	115
1940 - 1959	1,080
1960 - 1969	82
1970 - 1979	18
1980 - 1988	
1980 - 1989	27
1989 - 1990	
1990 - 2000	10

OCCUPANTS

Occupants per Room

1.01+	191
1.01 - 1.50	109
1.51+	82

VALUE

Median Owner Occupied Unit Value	\$256,400	\$322,200	\$65,800	25.70
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OWNER COSTS

Median Monthly Owner Costs with a Mortgage	\$1,588
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Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	110
30.0 - 34.9	65
35.0+	265

RENTAL COSTS

Median Monthly Rent	\$1,536+
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Percentage of Income

25.0 - 29.9	31
30.0 - 34.9	17
35.0+	51

COUNTRY CLUB PARK
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		41		
OCCUPANCY				
Occupied Housing Units		41		
Vacant Housing Units		0		
TENURE				
Owner Occupied Units		31		
Average Household Size		1.65		
Renter Occupied Units		10		
Average Household Size		1.50		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		41		
1 Unit Attached		0		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		0		

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		0		
1940 - 1959		33		
1960 - 1969		8		
1970 - 1979		0		
1980 - 1988		--		
1980 - 1989		0		
1989 - 1990		--		
1990 - 2000		0		
OCCUPANTS				
Occupants per Room				
1.01+		9		
1.01 - 1.50		9		
1.51+		0		
VALUE				
Median Owner Occupied Unit Value		N/A		
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		N/A		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		0		
30.0 - 34.9		0		
35.0+		16		
RENTAL COSTS				
Median Monthly Rent		N/A		
Percentage of Income				
25.0 - 29.9		0		
30.0 - 34.9		0		
35.0+		0		

UNINCORPORATED COLMA
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		340		
OCCUPANCY				
Occupied Housing Units		326		
Vacant Housing Units		14		
TENURE				
Owner Occupied Units		131		
Average Household Size		3.53		
Renter Occupied Units		195		
Average Household Size		2.93		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		58		
1 Unit Attached		17		
2 Units		9		
2-4 Units		27		
3-4 Units		18		
5-9 Units		24		
10+ Units		156		
10-19 Units		16		
20+ Units		140		
Mobile Home		41		

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		23		
1940 - 1959		113		
1960 - 1969		55		
1970 - 1979		117		
1980 - 1988		--		
1980 - 1989		27		
1989 - 1990		--		
1990 - 2000		5		
OCCUPANTS				
Occupants per Room				
1.01+		139		
1.01 - 1.50		35		
1.51+		104		
VALUE				
Median Owner Occupied Unit Value		N/A		
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		N/A		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		2		
30.0 - 34.9		2		
35.0+		17		
RENTAL COSTS				
Median Monthly Rent		N/A		
Percentage of Income				
25.0 - 29.9		10		
30.0 - 34.9		9		
35.0+		90		

BURLINGAME HILLS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
 1990 Census – 2000 Census
 San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		432		
OCCUPANCY				
Occupied Housing Units		416		
Vacant Housing Units		16		
TENURE				
Owner Occupied Units		408		
Average Household Size		3.18		
Renter Occupied Units		8		
Average Household Size		1.38		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		432		
1 Unit Attached		0		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		0		

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	85
1940 - 1959	164
1960 - 1969	74
1970 - 1979	45
1980 - 1988	--
1980 - 1989	16
1989 - 1990	--
1990 - 2000	48

OCCUPANTS

Occupants per Room

1.01+	0
1.01 - 1.50	0
1.51+	0

VALUE

Median Owner Occupied Unit Value

N/A

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

N/A

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	73
30.0 - 34.9	23
35.0+	82

RENTAL COSTS

Median Monthly Rent

N/A

Percentage of Income

25.0 - 29.9	0
30.0 - 34.9	0
35.0+	8

HIGHLANDS BAYWOOD PARK CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units	880	1,548	668	75.90
OCCUPANCY				
Occupied Housing Units	869	1,536	667	76.80
Vacant Housing Units	11	12	1	9.00
TENURE				
Owner Occupied Units	747	1,376	629	84.20
Average Household Size	2.78	2.66	-0.12	4.30
Renter Occupied Units	122	160	38	31.10
Average Household Size	2.35	2.39	0.04	1.70
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached	761	1,442	681	89.50
1 Unit Attached	46	43	-3	-6.50
2 Units	1	0	-1	-100.00
2-4 Units	6	0	-6	-100.00
3-4 Units	5	0	-5	-100.00
5-9 Units	6	0	-6	-100.00
10+ Units	59	0	-59	-100.00
10-19 Units	5	0	-5	-100.00
20+ Units	54	67	13	24.10
Mobile Home	0	0	0	0.00

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		8		
1940 - 1959		793		
1960 - 1969		421		
1970 - 1979		246		
1980 - 1988				
1980 - 1989		63		
1989 - 1990				
1990 - 2000		21		
OCCUPANTS				
Occupants per Room				
1.01+		19		
1.01 - 1.50		19		
1.51+		0		
VALUE				
Median Owner Occupied Unit Value	\$428,700	\$646,000	\$217,300	50.70
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		\$2,170		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		173		
30.0 - 34.9		69		
35.0+		270		
RENTAL COSTS				
Median Monthly Rent		\$2,000+		
Percentage of Income				
25.0 - 29.9		11		
30.0 - 34.9		18		
35.0+		53		

EMERALD LAKE HILLS CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

0

	1990	2000	Change	% Change
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QUANTITY

Number of Housing Units	1,248	1,471	223	17.90
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OCCUPANCY

Occupied Housing Units	1,188	1,437	249	21.00
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Vacant Housing Units	60	29	-31	-48.30
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TENURE

Owner Occupied Units	1,079	1,312	233	21.60
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Average Household Size	--	2.74	N/A	N/A
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Renter Occupied Units	109	125	16	14.70
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Average Household Size	--	2.14	N/A	N/A
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UNITS IN STRUCTURE

Number of Units in Structure

1 Unit Detached	1,230	1,438	208	17.00
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1 Unit Attached	13	33	20	40.00
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2 Units	0	0	0	0.00
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2-4 Units	0	0	0	0.00
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3-4 Units	0	0	0	0.00
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5-9 Units	0	0	0	0.00
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10+ Units	0	0	0	0.00
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10-19 Units	0	0	0	0.00
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20+ Units	0	0	0	0.00
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Mobile Home	0	0	0	0.00
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	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		237		
1940 - 1959		382		
1960 - 1969		171		
1970 - 1979		108		
1980 - 1988		--		
1980 - 1989		258		
1989 - 1990		--		
1990 - 2000		315		
OCCUPANTS				
Occupants per Room				
1.01+		5		
1.01 - 1.50		0		
1.51+		5		
VALUE				
Median Owner Occupied Unit Value	\$500,001	\$807,100	\$307,099	61.40
OWNER COSTS				
Median Monthly Owner Costs with a mortgage		\$2,518		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		104		
30.0 - 34.9		103		
35.0+		296		
RENTAL COSTS				
Median Monthly Rent		\$1,780		
Percentage of Income				
25.0 - 29.9		9		
30.0 - 34.9		7		
35.0+		34		

DEVONSHIRE
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		265		
OCCUPANCY				
Occupied Housing Units		265		
Vacant Housing Units		0		
TENURE				
Owner Occupied Units		230		
Average Household Size		2.54		
Renter Occupied Units		35		
Average Household Size		2.26		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		259		
1 Unit Attached		6		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		0		

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		49		
1940 - 1959		49		
1960 - 1969		52		
1970 - 1979		64		
1980 - 1988		--		
1980 - 1989		37		
1989 - 1990		--		
1990 - 2000		14		
OCCUPANTS				
Occupants per Room				
1.01+		0		
1.01 - 1.50		0		
1.51+		0		
VALUE				
Median Owner Occupied Unit Value		N/A		
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		N/A		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		27		
30.0 - 34.9		0		
35.0+		57		
RENTAL COSTS				
Median Monthly Rent		N/A		
Percentage of Income				
25.0 - 29.9		7		
30.0 - 34.9		0		
35.0+		12		

LADERA
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		546		
OCCUPANCY				
Occupied Housing Units		538		
Vacant Housing Units		8		
TENURE				
Owner Occupied Units		507		
Average Household Size		2.65		
Renter Occupied Units		31		
Average Household Size		4.29		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		527		
1 Unit Attached		8		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		11		

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		26		
1940 - 1959		319		
1960 - 1969		145		
1970 - 1979		32		
1980 - 1988		--		
1980 - 1989		16		
1989 - 1990		--		
1990 - 2000		8		
OCCUPANTS				
Occupants per Room				
1.01+		0		
1.01 - 1.50		0		
1.51+		0		
VALUE				
Median Owner Occupied Unit Value		N/A		
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		N/A		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		14		
30.0 - 34.9		22		
35.0+		71		
RENTAL COSTS				
Median Monthly Rent		N/A		
Percentage of Income				
25.0 - 29.9		0		
30.0 - 34.9		0		
35.0+		0		

LOS TRANCOS WOODS & ENVIRONS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		212		
OCCUPANCY				
Occupied Housing Units		202		
Vacant Housing Units		10		
TENURE				
Owner Occupied Units		191		
Average Household Size		2.47		
Renter Occupied Units		11		
Average Household Size		2.6		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		204		
1 Unit Attached		8		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		11		

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	57
1940 - 1959	48
1960 - 1969	24
1970 - 1979	55
1980 - 1988	--
1980 - 1989	26
1989 - 1990	--
1990 - 2000	0

OCCUPANTS

Occupants per Room

1.01+	0
1.01 - 1.50	0
1.51+	0

VALUE

Median Owner Occupied Unit Value

N/A

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

N/A

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	26
30.0 - 34.9	9
35.0+	50

RENTAL COSTS

Median Monthly Rent

N/A

Percentage of Income

25.0 - 29.9	0
30.0 - 34.9	0
35.0+	0

MENLO OAKS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
 1990 Census – 2000 Census
 San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		282		
OCCUPANCY				
Occupied Housing Units		274		
Vacant Housing Units		8		
TENURE				
Owner Occupied Units		221		
Average Household Size		2.70		
Renter Occupied Units		53		
Average Household Size		1.13		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		270		
1 Unit Attached		0		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		12		
Mobile Home		0		

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	57
1940 - 1959	159
1960 - 1969	0
1970 - 1979	17
1980 - 1988	--
1980 - 1989	12
1989 - 1990	--
1990 - 2000	37

OCCUPANTS

Occupants per Room

1.01+	18
1.01 - 1.50	18
1.51+	0

VALUE

Median Owner Occupied Unit Value

N/A

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

N/A

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	20
30.0 - 34.9	29
35.0+	39

RENTAL COSTS

Median Monthly Rent

N/A

Percentage of Income

25.0 - 29.9	0
30.0 - 34.9	0
35.0+	0

**NORTH FAIR OAKS CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County**

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units	3,954	4,059	105	2.70
OCCUPANCY				
Occupied Housing Units	3,852	3,997	145	3.80
Vacant Housing Units	102	62	-40	-39.20
TENURE				
Owner Occupied Units	1,872	2,051	179	9.60
Average Household Size	2.97	3.33	0.36	12.10
Renter Occupied Units	1,980	1,946	-34	-1.70
Average Household Size	4.01	4.31	0.3	7.5
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached	2,289	2,235	-54	-2.30
1 Unit Attached	264	343	79	29.90
2 Units	196	176	-20	-10.20
2-4 Units	550	586	36	6.50
3-4 Units	354	410	56	15.80
5-9 Units	300	319	19	6.30
10+ Units	338	380	42	12.40
10-19 Units	137	124	-13	-9.40
20+ Units	201	256	55	27.30
Mobile Home	186	144	-42	-22.60

14.29A

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		422		
1940 - 1959		1,751		
1960 - 1969		828		
1970 - 1979		402		
1980 - 1988				
1980 - 1989		432		
1989 - 1990				
1990 - 2000		227		
OCCUPANTS				
Occupants per Room				
1.01+		1,492		
1.01 - 1.50		438		
1.51+		1,054		
VALUE				
Median Owner Occupied Unit Value	\$261,500	\$359,600	\$98,100	37.50
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		\$1,662		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		258		
30.0 - 34.9		115		
35.0+		496		
RENTAL COSTS				
Median Monthly Rent		\$967		
Percentage of Income				
25.0 - 29.9		287		
30.0 - 34.9		177		
35.0+		745		

PALOMAR PARK
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		324		
OCCUPANCY				
Occupied Housing Units		314		
Vacant Housing Units		10		
TENURE				
Owner Occupied Units		287		
Average Household Size		2.26		
Renter Occupied Units		27		
Average Household Size		1.88		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		311		
1 Unit Attached		6		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		0		

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		54		
1940 - 1959		107		
1960 - 1969		48		
1970 - 1979		59		
1980 - 1988		--		
1980 - 1989		12		
1989 - 1990		--		
1990 - 2000		41		
OCCUPANTS				
Occupants per Room				
1.01+		0		
1.01 - 1.50		0		
1.51+		0		
VALUE				
Median Owner Occupied Unit Value		N/A		
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		N/A		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		0		
30.0 - 34.9		23		
35.0+		74		
RENTAL COSTS				
Median Monthly Rent		N/A		
Percentage of Income				
25.0 - 29.9		6		
30.0 - 34.9		7		
35.0+		0		

SEQUOIA TRACT
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		1,448		
OCCUPANCY				
Occupied Housing Units		1,426		
Vacant Housing Units		22		
TENURE				
Owner Occupied Units		1,116		
Average Household Size		2.67		
Renter Occupied Units		310		
Average Household Size		1.92		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		1,334		
1 Unit Attached		8		
2 Units		7		
2-4 Units		20		
3-4 Units		13		
5-9 Units		7		
10+ Units		79		
10-19 Units		21		
20+ Units		58		
Mobile Home		0		

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	137
1940 - 1959	752
1960 - 1969	219
1970 - 1979	156
1980 - 1988	--
1980 - 1989	118
1989 - 1990	--
1990 - 2000	66

OCCUPANTS

Occupants per Room

1.01+	15
1.01 - 1.50	10
1.51+	5

VALUE

Median Owner Occupied Unit Value

N/A

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

N/A

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	180
30.0 - 34.9	86
35.0+	269

RENTAL COSTS

Median Monthly Rent

N/A

Percentage of Income

25.0 - 29.9	15
30.0 - 34.9	15
35.0+	84

WEST MENLO PARK CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units	1,701	1,451	-250	-14.70
OCCUPANCY				
Occupied Housing Units	1,646	1,420	-229	-13.90
Vacant Housing Units	55	31	-24	-43.60
TENURE				
Owner Occupied Units	1,646	1,155	491	29.80
Average Household Size	2.39	2.61	0.22	9.20
Renter Occupied Units	55	265	210	381.00
Average Household Size	2.26	2.26	0	0.00
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached	1,397	1,387	-10	0.70
1 Unit Attached	92	23	69	75.00
2 Units	15	8	7	47.70
2-4 Units	30	15	15	50.00
3-4 Units	15	7	8	53.30
5-9 Units	26	12	14	53.80
10+ Units	141	39	102	72.30
10-19 Units	61	31	30	49.10
20+ Units	80	8	-72	-90.00
Mobile Home	1	0	-1	-100.00

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		109		
1940 - 1959		762		
1960 - 1969		340		
1970 - 1979		64		
1980 - 1988				
1980 - 1989		80		
1989 - 1990				
1990 - 2000		121		
OCCUPANTS				
Occupants per Room				
1.01+		24		
1.01 - 1.50		15		
1.51+		9		
VALUE				
Median Owner Occupied Unit Value	\$472,900	\$815,600	\$342,700	72.50
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		\$2,563		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		92		
30.0 - 34.9		82		
35.0+		232		
RENTAL COSTS				
Median Monthly Rent		\$1,875		
Percentage of Income				
25.0 - 29.9		39		
30.0 - 34.9		9		
35.0+		56		

EL GRANADA CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units	1,697	2,097	400	23.60
OCCUPANCY				
Occupied Housing Units	1,605	2,028	423	26.40
Vacant Housing Units	92	69	-23	25.00
TENURE				
Owner Occupied Units	1,193	1,643	450	37.70
Average Household Size	2.83	2.89	0.06	2.10
Renter Occupied Units	412	385	-27	-6.60
Average Household Size	2.48	2.50	0.02	0.80
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached	1,393	1,694	301	21.60
1 Unit Attached	42	28	-14	-0.33
2 Units	107	47	-60	-56.10
2-4 Units	158	115	-43	-27.20
3-4 Units	51	68	17	33.30
5-9 Units	37	20	-17	45.90
10+ Units	20	41	21	105.00
10-19 Units	0	34	34	100.00
20+ Units	0	7	7	100.00
Mobile Home	6	213	207	3,450.00

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		102		
1940 - 1959		216		
1960 - 1969		365		
1970 - 1979		540		
1980 - 1988				
1980 - 1989		486		
1989 - 1990				
1990 - 2000		402		
OCCUPANTS				
Occupants per Room				
1.01+		124		
1.01 - 1.50		72		
1.51+		52		
VALUE				
Median Owner Occupied Unit Value	\$348,400	\$523,400	\$145,000	38.30
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		\$1,915		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		147		
30.0 - 34.9		154		
35.0+		337		
RENTAL COSTS				
Median Monthly Rent		\$1,147		
Percentage of Income				
25.0 - 29.9		106		
30.0 - 34.9		24		
35.0+		97		

MONTARA CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units	947	1,034	87	9.20
OCCUPANCY				
Occupied Housing Units	903	1,010	107	11.80
Vacant Housing Units	44	24	-20	45.50
TENURE				
Owner Occupied Units	736	829	93	12.60
Average Household Size	2.85	2.81	0.04	1.40
Renter Occupied Units	167	181	14	8.30
Average Household Size	2.47	2.73	0.26	10.50
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached	863	984	121	14.00
1 Unit Attached	11	6	5	45.50
2 Units	45	35	-10	-22.20
2-4 Units	52	56	4	7.70
3-4 Units	7	21	14	200.00
5-9 Units	7	8	1	14.30
10+ Units	0	0	0	0.00
10-19 Units	0	0	0	0.00
20+ Units	0	0	0	0.00
Mobile Home	4	0	-4	-100.00

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		80		
1940 - 1959		211		
1960 - 1969		170		
1970 - 1979		358		
1980 - 1988				
1980 - 1989		205		
1989 - 1990				
1990 - 2000		30		
OCCUPANTS				
Occupants per Room				
1.01+		26		
1.01 - 1.50		16		
1.51+		10		
VALUE				
Median Owner Occupied Unit Value	\$339,300	\$469,000	\$129,700	38.20
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		\$1,815		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		87		
30.0 - 34.9		71		
35.0+		206		
RENTAL COSTS				
Median Monthly Rent		\$1,402		
Percentage of Income				
25.0 - 29.9		22		
30.0 - 34.9		28		
35.0+		49		

MOSS BEACH CDP
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units	1,113	771	-342	-30.70
OCCUPANCY				
Occupied Housing Units	1,060	740	-320	-30.20
Vacant Housing Units	53	31	-22	-41.50
TENURE				
Owner Occupied Units	885	614	-271	-30.60
Average Household Size	2.76	2.66	0.10	-3.60
Renter Occupied Units	175	126	-49	-28.00
Average Household Size	2.59	2.52	-0.07	-2.70
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached	785	706	-79	-10.10
1 Unit Attached	13	11	-2	-15.30
2 Units	25	16	-9	-36.00
2-4 Units	27	25	2	-7.40
3-4 Units	2	9	-7	-350.00
5-9 Units	6	0	-6	-100.00
10+ Units	1	0	-1	-100.00
10-19 Units	1	0	-1	-100.00
20+ Units	0	0	0	0.00
Mobile Home	244	8	-236	-96.70

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		64		
1940 - 1959		36		
1960 - 1969		122		
1970 - 1979		272		
1980 - 1988				
1980 - 1989		202		
1989 - 1990				
1990 - 2000		34		
OCCUPANTS				
Occupants per Room				
1.01+		19		
1.01 - 1.50		8		
1.51+		11		
VALUE				
Median Owner Occupied Unit Value	\$359,500	\$505,200	\$145,700	40.50
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		\$1,942		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		77		
30.0 - 34.9		73		
35.0+		173		
RENTAL COSTS				
Median Monthly Rent		\$1,646		
Percentage of Income				
25.0 - 29.9		19		
30.0 - 34.9		7		
35.0+		21		

EAST OF HALF MOON BAY/HIGGINS PURISIMA & ENVIRONS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
 1990 Census – 2000 Census
 San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		103		
OCCUPANCY				
Occupied Housing Units		103		
Vacant Housing Units		0		
TENURE				
Owner Occupied Units		16		
Average Household Size		5.00		
Renter Occupied Units		87		
Average Household Size		3.91		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		47		
1 Unit Attached		27		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		21		
10-19 Units		0		
20+ Units		21		
Mobile Home		8		

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		0		
1940 - 1959		11		
1960 - 1969		18		
1970 - 1979		0		
1980 - 1988		--		
1980 - 1989		0		
1989 - 1990		--		
1990 - 2000		74		
OCCUPANTS				
Occupants per Room				
1.01+		53		
1.01 - 1.50		27		
1.51+		26		
VALUE				
Median Owner Occupied Unit Value		\$722,200		
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		N/A		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		0		
30.0 - 34.9		0		
35.0+		0		
RENTAL COSTS				
Median Monthly Rent		N/A		
Percentage of Income				
25.0 - 29.9		0		
30.0 - 34.9		0		
35.0+		0		

LA HONDA & ENVIRONS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		560		
OCCUPANCY				
Occupied Housing Units		535		
Vacant Housing Units		25		
TENURE				
Owner Occupied Units		454		
Average Household Size		2.70		
Renter Occupied Units		81		
Average Household Size		1.84		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		496		
1 Unit Attached		12		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		13		
20+ Units		0		
Mobile Home		39		

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	185
1940 - 1959	149
1960 - 1969	31
1970 - 1979	79
1980 - 1988	--
1980 - 1989	57
1989 - 1990	--
1990 - 2000	59

OCCUPANTS

Occupants per Room

1.01+	9
1.01 - 1.50	9
1.51+	0

VALUE

Median Owner Occupied Unit Value

\$458,800

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

\$2,116

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	71
30.0 - 34.9	6
35.0+	38

RENTAL COSTS

Median Monthly Rent

\$862

Percentage of Income

25.0 - 29.9	15
30.0 - 34.9	0
35.0+	13

SAN GREGORIO & ENVIRONS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
 1990 Census – 2000 Census
 San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		350		
OCCUPANCY				
Occupied Housing Units		279		
Vacant Housing Units		71		
TENURE				
Owner Occupied Units		180		
Average Household Size		2.86		
Renter Occupied Units		99		
Average Household Size		2.22		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		325		
1 Unit Attached		6		
2 Units		0		
2-4 Units		8		
3-4 Units		8		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		11		

14.47A

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	112
1940 - 1959	35
1960 - 1969	24
1970 - 1979	73
1980 - 1988	--
1980 - 1989	65
1989 - 1990	--
1990 - 2000	41

OCCUPANTS

Occupants per Room

1.01+	9
1.01 - 1.50	0
1.51+	9

VALUE

Median Owner Occupied Unit Value

\$833,300

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

\$2,411

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	0
30.0 - 34.9	5
35.0+	25

RENTAL COSTS

Median Monthly Rent

\$862

Percentage of Income

25.0 - 29.9	0
30.0 - 34.9	13
35.0+	0

SKYLINE BOULEVARD & ENVIRONS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
 1990 Census – 2000 Census
 San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		649		
OCCUPANCY				
Occupied Housing Units		535		
Vacant Housing Units		114		
TENURE				
Owner Occupied Units		312		
Average Household Size		2.41		
Renter Occupied Units		223		
Average Household Size		2.22		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		603		
1 Unit Attached		9		
2 Units		0		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		8		
10-19 Units		0		
20+ Units		8		
Mobile Home		22		

14.49A

	1990	2000	Change	% Change
AGE				
Year Structure Built				
0 - 1939		207		
1940 - 1959		124		
1960 - 1969		39		
1970 - 1979		125		
1980 - 1988		--		
1980 - 1989		105		
1989 - 1990		--		
1990 - 2000		49		
OCCUPANTS				
Occupants per Room				
1.01+		228		
1.01 - 1.50		104		
1.51+		24		
VALUE				
Median Owner Occupied Unit Value		\$463,200		
OWNER COSTS				
Median Monthly Owner Costs with a Mortgage		\$1,796		
Monthly Owner Costs as a Percentage of Income				
25.0 - 29.9		19		
30.0 - 34.9		16		
35.0+		19		
RENTAL COSTS				
Median Monthly Rent		\$915		
Percentage of Income				
25.0 - 29.9		31		
30.0 - 34.9		7		
35.0+		6		

SKYLONDA & ENVIRONS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
1990 Census – 2000 Census
San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		187		
OCCUPANCY				
Occupied Housing Units		187		
Vacant Housing Units		0		
TENURE				
Owner Occupied Units		142		
Average Household Size		2.97		
Renter Occupied Units		45		
Average Household Size		2.16		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		170		
1 Unit Attached		9		
2 Units		8		
2-4 Units		0		
3-4 Units		0		
5-9 Units		0		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		0		

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	78
1940 - 1959	42
1960 - 1969	20
1970 - 1979	20
1980 - 1988	--
1980 - 1989	27
1989 - 1990	--
1990 - 2000	0

OCCUPANTS

Occupants per Room

1.01+	0
1.01 - 1.50	0
1.51+	0

VALUE

Median Owner Occupied Unit Value

N/A

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

N/A

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	12
30.0 - 34.9	24
35.0+	15

RENTAL COSTS

Median Monthly Rent

N/A

Percentage of Income

25.0 - 29.9	5
30.0 - 34.9	0
35.0+	23

PESCADERO & ENVIRONS
COMPARISON OF MAJOR HOUSING CHARACTERISTICS
 1990 Census – 2000 Census
 San Mateo County

	1990	2000	Change	% Change
QUANTITY				
Number of Housing Units		352		
OCCUPANCY				
Occupied Housing Units		316		
Vacant Housing Units		36		
TENURE				
Owner Occupied Units		148		
Average Household Size		3.42		
Renter Occupied Units		168		
Average Household Size		2.69		
UNITS IN STRUCTURE				
Number of Units in Structure				
1 Unit Detached		226		
1 Unit Attached		57		
2 Units		24		
2-4 Units		24		
3-4 Units		0		
5-9 Units		17		
10+ Units		0		
10-19 Units		0		
20+ Units		0		
Mobile Home		28		

1990

2000

Change

% Change

AGE

Year Structure Built

0 - 1939	151
1940 - 1959	71
1960 - 1969	30
1970 - 1979	34
1980 - 1988	--
1980 - 1989	25
1989 - 1990	--
1990 - 2000	41

OCCUPANTS

Occupants per Room

1.01+	104
1.01 - 1.50	24
1.51+	37

VALUE

Median Owner Occupied Unit Value

\$515,200

OWNER COSTS

Median Monthly Owner Costs with a Mortgage

\$2,328

Monthly Owner Costs as a Percentage of Income

25.0 - 29.9	0
30.0 - 34.9	9
35.0+	31

RENTAL COSTS

Median Monthly Rent

\$875

Percentage of Income

25.0 - 29.9	0
30.0 - 34.9	40
35.0+	44

TASK 3 – RECALCULATE MIDCOAST INFRASTRUCTURE CAPACITY

BACKGROUND

The ability of a community to realize its planned development (or buildout) is dependent on key infrastructure availability, notably water supply, wastewater treatment, and roadway capacity. Quality of life can also be influenced by infrastructure availability, e.g., roadway capacity, and type of infrastructure, e.g., individual wells and septic tanks. This task projects the relationship between future infrastructure capacity and the projected infrastructure demand at buildout, based on current available data.

1. Water Supply

The two water service providers for the unincorporated Midcoast are:

- Coastside County Water District (CCWD), which serves the area generally south of Half Moon Bay Airport, and
- Montara Water and Sanitary District (MWSD), which serves the area generally north of Half Moon Bay Airport.

a. Residential Water Demand

Annual average residential water consumption in the Coastside County Water District service area for 2002 was 87 gallons/day/capita. Annual average residential water consumption in the Montara Water and Sanitary District for 2001 was approximately 80 gallons/day/capita. This report assumes 87 gallons/day/capita as the Midcoast annual average residential water demand factor.

The maximum daily water consumption during a given year is known as “peak day” consumption. Peak day water consumption is generally 1.8 (annual average) water consumption. The peak day typically occurs during high temperature periods in summer. CCWD’s records indicate an average of 20 peak demand days per year for 1995-2002.

Census 2000 showed average Midcoast household size as 2.78 persons/household. ABAG’s Projections 2003 projects the 2030 household size as 2.79 persons/household.

b. Non-Residential Water Demand

The LCP permits non-residential water consuming uses in the following Midcoast zoning districts, with the associated acreage shown below:

Land Use/Zoning	Acres
Neighborhood Commercial (C-1)	24
Commercial Recreation (CCR)	45
Waterfront (W)	39
Light Industrial (M-1)	47
Institutional	49
Agriculture (Floriculture) (PAD)	(see below)

This area is divided by the water service providers, as follows:

Land Use/Zoning	MWSD (acres)	CCWD (acres)
Neighborhood Commercial (C-1)	9	15
Commercial Recreation (CCR)	4	41
Waterfront (W)	8	31
Light Industrial (M-1)	47	--
Institutional	31	18
Agriculture (Floriculture) (PAD)	(see below)	(see below)

The approximate water demand factor for each use, as derived from the existing LCP (Table 2.10) is as follows:

Neighborhood Commercial (C-1)	2,000 gallons per acre per day
Commercial Recreation (CCR)	1,500 gallons per acre per day
Waterfront (W)	2,000 gallons per acre per day
Light Industrial (M-1)	2,000 gallons per acre per day
Institutional	500 gallons per acre per day
Agriculture (Floriculture) (PAD)	170,000 gallons per day (total acreage)

2. Wastewater Treatment

The wastewater treatment provider for the unincorporated Midcoast is Sewer Authority Mid-Coastside (SAM), which operates a sewer treatment facility in Half Moon Bay.

a. Residential Wastewater Treatment Demand

Residential sewage treatment demand in the Sewer Authority Mid-Coastside service area for 2001 was approximately 66.8 gallons/day/capita.

b. Non-Residential Wastewater Treatment Demand

The approximate sewage treatment demand for non-residential uses derived from the existing LCP is:

Neighborhood Commercial (C-1)	2,000 gallons per acre per day
Commercial Recreation (CCR)	1,500 gallons per acre per day
Waterfront (W)	2,000 gallons per acre per day
Light Industrial (M-1)	2,000 gallons per acre per day
Institutional	500 gallons per acre per day

3. Roadway Demand

All traffic through the Midcoast must use Highway 1 either traveling: (a) east to Bayside communities via Highway 92 in Half Moon Bay, (b) north to Pacifica and San Francisco over Devils Slide, or (c) south to the South Coast and Santa Cruz County.

The relationship of roadway supply (roadway capacity) to roadway demand (traffic volume) is typically expressed as a Level of Service (LOS) measure.

LCP Policy 2.49 provides that when assessing the need for road expansion, Level of Service (LOS) "D" shall be considered acceptable during commuter peak periods. Hence, when LOS "E" or lower exists, the need for road expansion exists.

Level of Service (LOS) "D" is characterized by "unstable traffic flow, rapidly fluctuating speeds, low maneuverability, and low driver comfort," and as "approaching unstable operations where small increases in volume produce substantial increases in delay and decreases in speed."

Level of Service (LOS) "E" is characterized by "forced traffic flow where speed may drop to zero" and as "operations with significant intersection approach delays and low average speeds."

Level of Service (LOS) "F", where roadway demand exceeds capacity, is characterized by "forced traffic, speeds dropping to zero, and unstable stop and go conditions," i.e., "gridlock."

The County Congestion Management Plan shows the 2001 Level of Service for Highways 1 and 92 for roadway segments during the peak afternoon commute, as summarized below. The LOS shown represents the most congested section of each roadway segment.

Highway 92 (1 to 280)	LOS "E"
Highway 1 (Miramontes to Frenchman's Creek)	LOS "E"
Highway 1 (Frenchman's Creek to Pacifica)	LOS "E"
Highway 1 (Pacifica to San Francisco)	LOS "E"

The 2001 Countywide Transportation Plan shows that in 1999 drivers on Highway 1, north of Half Moon Bay during the peak afternoon commute experienced 1,129 vehicle hours of delay per day.

KEY ISSUES

1. Water Supply Capacity

a. Residential Demand at Buildout

The recalculated Midcoast residential buildout is 6,733 units. It is assumed that most of 160 units permitted in the RM-CZ and PAD zoning districts will not receive water from a water service provider. Therefore, the adjusted residential buildout is 6,573 units.

(1) Annual Average Demand

Since annual average residential water consumption is 87 gallons/day/capita, and average household size is 2.78 persons per household, the estimated water supply capacity needed to serve Midcoast residential buildout based on annual average consumption is 1.59 million gallons per day.

Utilizing service area maps, the annual average water supply capacity needed to serve residential buildout (1.59 million gallons per day) by water service provider is as follows:

Montara Water and Sanitary District	0.75 million gallons per day	(47.4%)
Coastside County Water District	0.84 million gallons per day	(52.6%)

(2) Peak Day Demand

The estimated water supply needed, i.e., supply capability, to serve Midcoast residential buildout on the peak day is 2.86 million gallons per day (1.59×1.8). This amount is divided by water service provider as follows:

Montara Water and Sanitary District	1.36 million gallons per day
Coastside County Water District	1.50 million gallons per day

b. Non-Residential Demand at Buildout

The water supply capacity needed to serve each non-residential use at buildout divided by water provider is, as follows:

Land Use/Zoning	MWSD (gallons per day)	CCWD (gallons per day)
Neighborhood Commercial (C-1)	18,000	30,000
Commercial Recreation (CCR)	6,000	61,500
Waterfront (W)	20,000	77,500
Light Industrial (M-1)	94,000	--
Institutional	15,500	9,000

Land Use/Zoning	MWSD (gallons per day)	CCWD (gallons per day)
Floriculture (PAD)	--	170,000
TOTAL	153,500	348,000

The water supply capacity needed to serve non-residential buildout (0.50 million gallons per day), divided by water provider is, as follows:

Montara Water and Sanitary District	0.15 million gallons per day
Coastside County Water District	0.35 million gallons per day

c. Combined Residential and Non-Residential Demand at Buildout

(1) Annual Average

The total annual average water supply capacity needed to serve combined residential and non-residential buildout (2.09 million gallons per day) by water provider is, as follows:

Montara Water and Sanitary District	0.90 million gallons per day
Coastside County Water District	1.19 million gallons per day

(2) Peak Day

The total peak day water supply capacity needed to serve combined residential and non-residential buildout, i.e., 1.8 (2.09), is 3.76 million gallons per day. This divided by water service provider is as follows:

Montara Water and Sanitary District	1.62 million gallons per day
Coastside County Water District	2.14 million gallons per day

d. Available Water Capacity

(1) Montara Water and Sanitary District (MWSD)

A 2001 State Public Utilities Commission (PUC) report indicates that the MWSD's existing water supply capability is 357 gallons per minute or approximately 0.51 million gallons per day. This figure reflects existing limits on continuous pumping, and includes seasonal surface water capacity of 30 gallons per minute.

The 1999 Montara Water Supply Study, prepared by the State Department of Water Resources (DWR) and MWSD indicates that the Company's average groundwater extraction between 1988 and 1995 in the Montara area was 150 acre feet per year (92.97 gallons per minute), and between 1987 and 1996 in the Denniston basin area was 224.47 acre feet per year (139.14 gallons per minute). Therefore, the MWSD's

historic average water capacity is 232.11 gallons per minute or approximately 0.33 million gallons per day. This actual extraction rate includes an average of normal precipitation and drought years.

A 2002 report prepared by Balance Hydrologics consulting firm indicates that without existing limits on continuous pumping, i.e., if pumped continuously, MWDS's production wells would extract 460 gallons per minute or 0.66 million gallons per day.

The 2001 PUC report identifies four potential well locations for future expansion: one well at Half Moon Bay Airport (estimated 60 gallons per minute) and three wells elsewhere (estimated 160 gallons per minute). If these wells become operational and water quantity and quality are as projected, MWSD's water supply capability would increase from 357 to 577 gallons per minute or 0.83 million gallons per day.

The 1999 Montara Water Supply Study indicates that extracting additional groundwater from the Denniston basin "appears to be feasible," and that the Coastal Commission limits additional flow here to 23 acre feet per year of 14 gallons per minute. The Study also indicates that there are two possible options (McNee Ranch near Martini Creek and Wagner Valley in the Montara Creek basin) for increasing groundwater supply. Cursory estimates of these options by DPR indicate an additional supply of 120 acre feet per year or 74 gallons per minute. Finally, the Study identifies a plan to rehabilitate two existing wells in the Montara area, increasing capacity 80 gallons per minute and develop a new well at Half Moon Bay Airport, increasing capacity 70 gallons per minute. If the described water resources exist and associated wells become operational, and water quantity and quality are as projected, the Company's water supply capability would increase from 357 to 595 gallons per minute or 0.857 million gallons per day.

In summary, the 2001 PUC report identifies improvements that would result in 0.83 m/g/d future water capacity, and the 1999 DWR study identifies improvements that would result in 0.857 m/g/d. This report assumes that full projected improvements would result in 0.84 million gallons per day.

The 1999 Montara Water Supply Study also indicates that Martini and Montara Creeks may provide feasible opportunities for increasing surface water supply. However, since local stream flows are significantly diminished in drought years and peak summer months, "firm yield from simple stream diversion may be minimal." Alternatively, the yield could be significant with water storage from dam and reservoir construction. However, this would involve substantial costs and a lengthy permitting and environmental review process.

Water supply capacity is often expressed as “normal yield – average precipitation” and “safe yield – drought condition” scenarios. A “safe yield” is typically considered as approximately 70% of normal yield.

The existing water supply capacity for MWSD under normal and safe/drought scenarios, as follows:

EXISTING CAPACITY	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
0.51 m/g/d	0.36 m/g/d

At Midcoast buildout, the MWSD would serve an estimated 3,114 units and 99 acres developed with non-residential uses. As indicated, the annual average water supply capacity needed to serve such development at buildout is 0.90 million gallons per day, and the peak day capacity needed is 1.62 million gallons per day.

With only the existing capacity, i.e., no future improvements, there would be a shortfall in water supply capacity serving development in the MWSD’s service area at buildout, as follows:

EXISTING CAPACITY			
<u>Annual Average Demand</u>		<u>Peak Day Demand</u>	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>	<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
48% shortfall	63% shortfall	68% shortfall	78% shortfall

Since the actual amount of future water supply improvements is uncertain, this report considers three future scenarios:

- (a) Worst Case – No improvements (existing capacity)
- (b) Mid Case – Half projected improvements
- (c) Best Case – Full projected improvements

WORST CASE SCENARIO	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
0.51 m/g/d	0.36 m/g/d

MID CASE SCENARIO	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
0.68 m/g/d	0.48 m/g/d

BEST CASE SCENARIO	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
0.84 m/g/d	0.59 m/g/d

Under each of the future capacity scenarios, there would be a shortfall in water supply capacity serving development in the MWSD's service area at buildout, as follows:

WORST CASE FUTURE CAPACITY			
<u>Annual Average Demand</u>		<u>Peak Day Demand</u>	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>	<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
48% shortfall	63% shortfall	68% shortfall	78% shortfall

MID CASE FUTURE CAPACITY			
<u>Annual Average Demand</u>		<u>Peak Day Demand</u>	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>	<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
29% shortfall	50% shortfall	58% shortfall	70% shortfall

BEST CASE FUTURE CAPACITY			
<u>Annual Average Demand</u>		<u>Peak Day Demand</u>	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>	<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
11% shortfall	38% shortfall	48% shortfall	64% shortfall

MWSD's water supply shortfall under any scenario will increase due to water system loss, which is often referred to as "unsold water or unconsumed water." The majority of lost, unsold water, or "unconsumed water" results from pipeline leakage and water meter inaccuracy. Other sources include fire fighting/training, pipeline flushing, and pump seal water. The existing Statewide average for water system loss is 9%, while MWSD reports 5% for 1998 and 11% for 1999.

(2) Coastside County Water District (CCWD)

CCWD reports that its existing water supply capability is approximately 1,086 million gallons per year (normal yield-average precipitation), and 760 million gallons per year (safe yield-drought condition). This equates to an average daily water supply of 2.975 million gallons per day (normal yield) and 2.082 million gallons per day (safe yield).

At buildout, the Coastside County Water District would serve an estimated 9,151 units. Half Moon Bay's residential buildout is 5,692 units (62%), and residential buildout for the Midcoast area served by the

District is 3,459 units (38%). For study purposes, it is assumed that 38% of the District's water supply capacity will be used to serve the unincorporated Midcoast. The average daily water supply capacity available to Midcoast properties in the CCWD's service area is, as follows:

<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
1.13 m/g/d	0.79 m/g/d

At Midcoast buildout, CCWD would serve an estimated 3,459 units, 105 acres developed with non-residential uses, and floricultural properties. As indicated, the annual average water supply capacity needed to serve such development at buildout is 1.19 million gallons per day.

The relationship between average daily water supply capacity and annual average development demand in the CCWD's Midcoast service area at buildout is, as follows:

<u>Annual Average Demand</u>	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
5% shortfall	34% shortfall

Also as indicated, the peak day capacity needed to serve buildout development is 2.14 million gallons per day.

The Coastside County Water District Water Supply Evaluation indicates that the system's existing capability to meet peak day demand is 3,694 gpm (Normal Yield) and 3,383 gpm (Safe/Drought Yield) for its entire service area. This equates to approximately 2.02 m/g/d (Normal Yield) and 1.85 m/g/d (Safe/Drought Yield) for the Midcoast.

The relationship between the CCWD's existing peak day water capacity and projected peak day demand at buildout in the Midcoast is as follows:

<u>Peak Day Demand</u>	
<u>Normal Yield</u>	<u>Safe/Drought Yield</u>
6% shortfall	13% shortfall

Coastside County Water District reports that existing water system loss or "unsold water" is approximately 5%. This would increase stated shortfalls.

In addition to water supply capacity, transmission and delivery capability influences water availability. In 1999, the Coastside County Water

District proposed replacing an existing 10-inch water transmission line with a 16-inch water transmission pipeline extending from Half Moon Bay to El Granada. The CCWD stated that the existing 10-inch pipeline is "at or near its maximum transmission capacity during peak periods" and there is a need for a pipeline with more capacity to meet peak day demand for future planned development. The pipeline is the sole transmission conduit serving Midcoast customers in the northern portion of the CCWD's service area.

To date, final project approval has not been attained. Specifically, on appeal in 2000, the Coastal Commission found that the project raised "substantial issues," and a subsequent meeting for action on the project would be scheduled. The Coastal Commission considered the pipeline replacement appeal in Summer, 2003. Final action is pending.

In addition, the pumps delivering Crystal Springs water to the Nunes treatment facility were sized to meet less than buildout peak day demand. In the future, the District intends to upgrade the pumps to meet buildout peak day demand.

e. Effect of Lot Merger Proposal

Residential buildout could increase approximately 12% Midcoast-wide if substandard lots in common ownership are not merged as proposed in Task 5. Therefore, not merging substandard lots further increases any water supply shortfall stated in this report.

2. Wastewater Treatment Capacity

The approved capacity of the Sewer Authority Mid-Coastside (SAM) treatment plant expansion to serve the Midcoast and Half Moon Bay is 4.062 million gallons per day. The treatment capacity allocated to the Midcoast (Montara Sanitary District and Granada Sanitary District) is 2.031 million gallons per day. However, SAM elected to construct the treatment facility for maximum 3.71 million gallons per day, of which 1.71 million gallons per day is allocated to the Midcoast.

Midcoast sewer demand is 1.53 million gallons per day and the built treatment capacity of the Sewer Authority Mid-Coastside (SAM) facility is 1.71 million gallons per day. Therefore, during dry weather, SAM will be capable of serving Midcoast development at buildout. However, SAM's wet weather transmission capacity may not be adequate to serve such development without significant improvements. Specified improvements that SAM is currently undertaking to remedy this problem include refurbishing Montara Walker Tank and enhancing the Portola Pump Station.

3. Roadway Capacity

The roadway capacity necessary to serve Midcoast buildout is that combination of travel demand measures or roadway improvements which will improve the service level to LOS "D". This could involve reconfiguring lanes, adding lanes, providing traffic calming and other TSM improvements, and instituting travel demand measures (TDM's).

Based on travel forecasting model data, the 2001 Countywide Transportation Plan projected service levels during the peak afternoon commute for Highways 1 and 92 at 2010. The plan assumed a Midcoast population of 5,367 households and Half Moon Bay population of 5,692 households. The plan also assumed the Highway 1 Devils Slide bypass (now tunnel), and the following improvements to Highway 92: (1) slow vehicle lane from I-280 to Pilarcitos Creek, (2) new lanes from Half Moon Bay city limits to Highway 1, and (3) intersection improvements in Half Moon Bay.

The projected 2010 service levels for roadway segments are summarized below. The LOS shown represents the most congested section of each roadway segment.

Highway 92 (1 to 280)	LOS "F"
Highway 1 (Miramontes to El Granada)	LOS "F"
Highway 1 (El Granada to Montara)	LOS "E"
Highway 1 (Montara to Pacifica)	LOS "F"
Highway 1 (Pacifica to San Francisco)	LOS "F"

The 2001 Countywide Transportation Plan shows that under the same scenario, drivers on Highway 1 north of Half Moon Bay will experience increased delay from 1,129 vehicle hours/day in 1999 to 1,688 vehicle hours/day in 2010.

Additional highway improvements are planned and funded for Highways 1 and 92 that were not assumed in the 2010 scenario. These are (1) new Highway 1 travel lanes from Fasler to Westport in Pacifica, and (2) new Highway 92 alignment and shoulder improvements from Half Moon Bay city limits to Pilarcitos Creek. Only the Pacifica (Fasler to Westport) project will increase roadway capacity.

A map showing projected 2010 Level of Service for Highways 1 and 92 is attached.

COST BURDEN OF OWNER HOUSEHOLDS¹
BROADMOOR
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	11 (0.11) (0.10)	43 (0.43) (0.50)	40 (0.40) (0.31)	7 (0.07) (0.21)	101 (1.00) (0.29)
35+%	96 (0.38) (0.90)	43 (0.17) (0.50)	88 (0.35) (0.69)	26 (0.10) (0.79)	253 (1.00) (0.71)
Total	107 (0.30) (1.00)	86 (0.24) (1.00)	128 (0.36) (1.00)	33 (0.09) (1.00)	354 (1.00) (1.00)

¹Household of four.

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COST BURDEN OF RENTER HOUSEHOLDS¹
BROADMOOR
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	7 (0.41) (0.21)	10 (0.59) (0.53)	0 (0.00) (0.00)	17 (1.00) (0.25)
35+%	15 (0.30) (1.00)	26 (0.52) (0.79)	9 (0.18) (0.47)	0 (0.00) (0.00)	50 (1.00) (0.75)
Total	15 (0.22) (1.00)	33 (0.49) (1.00)	19 (0.28) (1.00)	0 (0.00) (0.00)	67 (1.00) (1.00)

¹Household of four.

COST BURDEN OF OWNER HOUSEHOLDS¹
EL GRANADA
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	11 (0.13) (0.09)	0 (0.00) (0.00)	53 (0.62) (0.32)	21 (0.25) (0.34)	85 (1.00) (0.21)
35+%	117 (0.37) (0.09)	48 (0.15) (1.00)	112 (0.35) (0.68)	40 (0.13) (0.66)	317 (1.00) (0.79)
Total	128 (0.32) (1.00)	48 (0.12) (1.00)	165 (0.41) (1.00)	61 (0.15) (1.00)	402 (1.00) (1.00)

¹Household of four.

COST BURDEN OF RENTER HOUSEHOLDS¹
EL GRANADA
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	16 (0.70) (0.20)	7 (0.30) (0.41)	0 (0.00) (0.00)	0 (0.00) (0.00)	23 (1.00) (0.19)
35+%	65 (0.68) (0.80)	10 (0.10) (0.59)	21 (0.22) (1.00)	0 (0.00) (0.00)	96 (1.00) (0.81)
Total	81 (0.68) (1.00)	17 (0.14) (1.00)	21 (0.18) (1.00)	0 (0.00) (0.00)	119 (1.00) (1.00)

¹Household of four.

COST BURDEN OF OWNER HOUSEHOLDS¹
EMERALD LAKE HILLS
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	0 (0.00) (0.00)	9 (0.35) (0.12)	17 (0.65) (0.30)	26 (1.00) (0.13)
35+%	44 (0.25) (1.00)	31 (0.17) (1.00)	64 (0.36) (0.88)	39 (0.22) (0.70)	178 (1.00) (0.87)
Total	44 (0.22) (1.00)	31 (0.15) (1.00)	73 (0.36) (1.00)	56 (0.27) (1.00)	204 (1.00) (1.00)

¹Household of four.

COST BURDEN OF RENTER HOUSEHOLDS¹
EMERALD LAKE HILLS
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	0 (0.00) (0.00)	7 (1.00) (0.53)	0 (0.00) (0.00)	7 (1.00) (0.17)
35+%	21 (0.62) (1.00)	7 (0.20) (1.00)	6 (0.18) (0.37)	0 (0.00) (0.00)	34 (1.00) (0.83)
Total	21 (0.51) (1.00)	7 (0.17) (1.00)	13 (0.32) (1.00)	0 (0.00) (0.00)	41 (1.00) (1.00)

¹Household of four.

COST BURDEN OF OWNER HOUSEHOLDS¹
HIGHLANDS BAYWOOD PARK
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	6 (0.29) (0.16)	8 (0.38) (0.09)	7 (0.33) (0.11)	21 (1.00) (0.08)
35+%	64 (0.28) (1.00)	31 (0.13) (0.84)	80 (0.35) (0.91)	56 (0.24) (0.89)	231 (1.00) (0.92)
Total	64 (0.25) (1.00)	37 (0.15) (1.00)	88 (0.35) (1.00)	63 (0.25) (1.00)	252 (1.00) (1.00)

¹Household of four.

COST BURDEN OF RENTER HOUSEHOLDS¹
HIGHLANDS BAYWOOD PARK
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	0 (0.00) (0.00)	1 (0.08) (0.14)	11 (0.92) (0.69)	12 (1.00) (0.26)
35+%	9 (0.26) (1.00)	15 (0.43) (1.00)	6 (0.17) (0.86)	5 (0.14) (0.31)	35 (1.00) (0.74)
Total	9 (0.19) (1.00)	15 (0.32) (1.00)	7 (0.15) (1.00)	16 (0.34) (1.00)	47 (1.00) (1.00)

¹Household of four.

COST BURDEN OF OWNER HOUSEHOLDS¹
MONTARA
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	6 (0.14) (0.13)	23 (0.53) (0.25)	14 (0.33) (0.25)	43 (1.00) (0.19)
35+%	35 (0.19) (1.00)	40 (0.21) (0.87)	70 (0.37) (0.75)	43 (0.23) (0.75)	188 (1.00) (0.81)
Total	35 (0.15) (1.00)	46 (0.20) (1.00)	93 (0.40) (1.00)	57 (0.25) (1.00)	231 (1.00) (1.00)

¹Household of four.

COST BURDEN OF RENTER HOUSEHOLDS¹
MONTARA
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	5 (0.19) (0.45)	12 (0.46) (0.27)	2 (0.08) (0.17)	7 (0.27) (1.00)	26 (1.00) (0.35)
35+%	6 (0.13) (0.55)	32 (0.67) (0.73)	10 (0.21) (0.83)	0 (0.00) (0.00)	48 (1.00) (0.65)
Total	11 (0.15) (1.00)	44 (0.59) (1.00)	12 (0.16) (1.00)	7 (0.09) (1.00)	74 (1.00) (1.00)

¹Household of four.

COST BURDEN OF OWNER HOUSEHOLDS ¹ MOSS BEACH 2000					
Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	4 (0.10) (0.10)	1 (0.03) (0.04)	14 (0.35) (0.16)	21 (0.53) (0.40)	40 (1.00) (0.19)
35+%	37 (0.22) (0.90)	26 (0.16) (0.96)	72 (0.43) (0.84)	31 (0.19) (0.60)	166 (1.00) (0.81)
Total	41 (0.20) (1.00)	27 (0.13) (1.00)	86 (0.41) (1.00)	52 (0.12) (1.00)	206 (1.00) (1.00)
¹ Household of four.					

COST BURDEN OF RENTER HOUSEHOLDS¹
MOSS BEACH
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	0 (0.00) (0.00)	7 (1.00) (1.00)	0 (0.00) (0.00)	7 (1.00) (0.39)
35+%	0 (0.00) (0.00)	11 (1.00) (1.00)	0 (0.00) (0.00)	0 (0.00) (0.00)	11 (1.00) (0.61)
Total	0 (0.00) (0.00)	11 (0.61) (1.00)	7 (0.39) (1.00)	0 (0.00) (0.00)	18 (1.00) (1.00)

¹Household of four.

COST BURDEN OF OWNER HOUSEHOLDS¹
NORTH FAIR OAKS
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	0 (0.00) (0.00)	80 (0.82) (0.34)	17 (0.18) (0.25)	97 (1.00) (0.20)
35+%	83 (0.20) (1.00)	120 (0.29) (1.00)	155 (0.38) (0.66)	50 (0.12) (0.75)	408 (1.00) (0.80)
Total	83 (0.16) (1.00)	120 (0.24) (1.00)	235 (0.47) (1.00)	67 (0.13) (1.00)	505 (1.00) (1.00)
¹ Household of four.					

COST BURDEN OF RENTER HOUSEHOLDS¹
NORTH FAIR OAKS
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	66 (0.38) (0.11)	79 (0.45) (0.28)	27 (0.15) (0.56)	4 (0.02) (1.00)	176 (1.00) (0.19)
35+%	516 (0.69) (0.89)	207 (0.28) (0.72)	21 (0.03) (0.44)	0 (0.00) (0.00)	744 (1.00) (0.81)
Total	582 (0.63) (1.00)	286 (0.31) (1.00)	48 (0.05) (1.00)	4 (0.01) (1.00)	920 (1.00) (1.00)

¹Household of four.

COST BURDEN OF OWNER HOUSEHOLDS¹
WEST MENLO PARK
2000

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	11 (0.24) (0.18)	13 (0.29) (0.25)	15 (0.33) (0.28)	6 (0.13) (0.18)	45 (1.00) (0.23)
35+%	50 (0.32) (0.82)	38 (0.25) (0.75)	39 (0.25) (0.72)	28 (0.18) (0.82)	155 (1.00) (0.77)
Total	61 (0.30) (1.00)	51 (0.26) (1.00)	54 (0.27) (1.00)	34 (0.17) (1.00)	200 (1.00) (1.00)
¹ Household of four.					

COST BURDEN OF RENTER HOUSEHOLDS¹
WEST MENLO PARK
2000

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	0 (0.00) (0.00)	0 (0.00) (0.00)	9 (1.00) (0.75)	9 (1.00) (0.14)
35+%	18 (0.33) (1.00)	3 (0.06) (100)	30 (0.56) (100)	3 (0.06) (0.25)	54 (1.00) (0.86)
Total	18 (0.29) (1.00)	3 (0.05) (1.00)	30 (0.48) (1.00)	12 (0.19) (1.00)	63 (1.00) (1.00)

¹Household of four.

**COST BURDEN OF OWNER HOUSEHOLDS
FOR COUNTY REMAINDER
2000**

Monthly Owner Costs as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	102 (1.00) (0.29)	0 (0.00) (0.00)	0 (0.00) (0.00)	0 (0.00) (0.00)	102 (1.00) (1.00)
35+%	245 (0.46) (0.71)	0 (0.00) (0.00)	270 (0.51) (1.00)	14 (0.03) (1.00)	529 (1.00) (1.00)
Total	347 (0.55) (1.00)	0 (0.00) (0.00)	270 (0.43) (1.00)	14 (0.02) (1.00)	631 (1.00) (1.00)

MD:fc – MDLDM1327 For County Remainder_WFK.DOC
(12/7/04)

APPENDIX E

**COST BURDEN OF RENTER HOUSEHOLDS
FOR COUNTY REMAINDER
2000**

Gross Rent as a Percentage of Household Income	Extremely Low <30% Median	Very Low <50% Median	Low <95% Median	Moderate <120% Median	Total
30 – 34%	0 (0.00) (0.00)	31 (0.03) (1.00)	962 (0.96) (0.65)	7 (0.01) (0.09)	1,000 (1.00) (1.00)
35+%	0 (0.00) (0.00)	0 (0.00) (0.00)	517 (0.88) (0.35)	72 (0.12) (0.91)	589 (1.00) (1.00)
Total	0 (0.00) (0.00)	31 (0.02) (1.00)	1,479 (0.93) (1.00)	79 (0.05) (1.00)	1,589 (1.00) (1.00)

AS:fc – AGSM1343 For County Remainder_WFK.DOC
(12/7/04)

**OVERCROWDED OCCUPIED HOUSING UNITS
BROADMOOR CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	6	66	0	37	109 (0.08)
1.51 or More	0	40	6	36	82 (0.06)
Total Overcrowded Housing Units	6	106	6	73	191 (0.15)
Total Housing Units	48	1,043	13	198	1,302 (1.00)

MD:fc - MLDM1454 Broadmoor_WFK.DOC
(9/30/02)

**OVERCROWDED OCCUPIED HOUSING UNITS
EL GRANADA CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	5	52	0	15	72 (0.04)
1.51 or More	0	39	0	13	52 (0.03)
Total Overcrowded Housing Units	5	91	0	28	124 (0.06)
Total Housing Units	35	1,585	34	385	2,039 (1.00)

MD:fc – MLDM1454 El Granada_WFK.DOC
(9/30/02)

**OVERCROWDED OCCUPIED HOUSING UNITS
EMERALD LAKE HILLS CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	0	0	0	0	0 (0.000)
1.51 or More	0	0	0	5	5 (0.003)
Total Overcrowded Housing Units	0	0	0	5	5 (0.003)
Total Housing Units	10	1,312	12	107	1,441 (1.000)

MD:fc - MLDM1454 Emerald Lake Hills_WFK.DOC
(9/30/02)

**OVERCROWDED OCCUPIED HOUSING UNITS
HIGHLANDS BAYWOOD PARK CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	0	19	0	0	19 (0.01)
1.51 or More	0	0	0	0	0 (0.00)
Total Overcrowded Housing Units	0	19	0	0	19 (0.01)
Total Housing Units	32	1,347	12	161	1,552 (1.00)

MD:fc - MLDM1454 Highlands_WFK.DOC
(9/30/02)

**OVERCROWDED OCCUPIED HOUSING UNITS
MONTARA CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	0	16	0	0	16 (0.02)
1.51 or More	0	0	0	10	10 (0.01)
Total Overcrowded Housing Units	0	16	0	10	26 (0.03)
Total Housing Units	9	834	7	181	1,031 (1.00)

MD:fc – MLDM1454 Montara_WFK.DOC
(9/30/02)

**OVERCROWDED OCCUPIED HOUSING UNITS
MOSS BEACH CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	0	0	0	8	8 (0.01)
1.51 or More	0	11	0	0	11 (0.02)
Total Overcrowded Housing Units	0	11	0	8	19 (0.03)
Total Housing Units	29	584	19	85	717 (1.00)

MD:fc – MLDM1454 Moss Beach_WFK.DOC
(9/30/02)

**OVERCROWDED OCCUPIED HOUSING UNITS
NORTH FAIR OAKS CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	5	171	0	178	354 (0.09)
1.51 or More	5	246	0	561	812 (0.20)
Total Overcrowded Housing Units	10	417	0	739	1,166 (0.29)
Total Housing Units	62	1,990	384	1,567	4,003 (1.00)

MD:fc - MLDM1454 North Fair Oaks_WFK.DOC
(9/30/02)

**OVERCROWDED OCCUPIED HOUSING UNITS
WEST MENLO PARK CDP
2000**

OCCUPANTS PER ROOM	OWNER OCCUPIED UNITS		RENTER OCCUPIED UNITS		TOTAL
	Below Poverty Level	Poverty Level Or Above	Below Poverty Level	Poverty Level Or Above	
1.01 to 1.05	0	6	0	9	15 (0.01)
1.51 or More	0	9	0	0	9 (0.01)
Total Overcrowded Housing Units	0	15	0	9	24 (0.02)
Total Housing Units	27	1,166	29	214	1,436 (1.00)

MD:fc – MLDM1454 West Menlo Park_WFK.DOC
(9/30/02)

San Mateo County Continuum of Care

2003 Application for Continuum of Care Homeless Assistance

July 15, 2003

As discussed in Sections 4 and 5, San Mateo County currently estimates that there are 643 chronically homeless persons in the County.

a. Conduct Intensive Outreach and Engagement

- Strengthen mobile outreach programs (health van, mental health outreach and support)
- Provide mental health services and substance abuse assessment at shelters
- Expand drop-in services by creating peer-staffed programs at easily accessible locations
- Implement a "Housing First" program as a strategy for engaging with chronically homeless persons

b. Provide a Range of Service-Enriched Housing Options

- Sustain and expand shelter beds and services
- Sustain and expand transitional housing programs
- Sustain and expand the supply of permanent supportive housing units

c. Connect Eligible Individuals to Mainstream Benefits Programs and Services

- Streamline access to mainstream benefits programs
- Make benefits workers available at drop-in centers and emergency shelters

d. Use Mainstream Funding Sources to Provide Services Linked to Shelter and Housing

- Use TANF, CSAT, SAMSHA, Medi-Cal, State Mental Health dollars, and County Child Welfare Funding, among others, to augment and expand housing and services for homeless individuals.
- Create a Housing Endowment And Trust Fund (HEAT), a portion of which will assist with the development of housing for very low income persons with special needs.

e. Prevent Discharge of Individuals Into Homelessness

- Contract for dedicated shelter beds for individuals being discharged from the mental health system and hospital
- Refine the discharge policy and plan for persons leaving jail.

3. Future Goals and Action Steps for Ending Chronic Homelessness

The San Mateo County Continuum of Care Steering Committee has established the following goals and action steps for ending chronic homelessness. The goals were developed using small group breakout exercises in the County's Community Forum, and then refined by the Steering Committee and Executive Committee.

The following abbreviations are used in the "Responsible Person/Organization" column:

SC = CoC Steering Committee; Ex. Comm. = CoC Executive Committee; HSP = Homeless Service Providers Working Group; SHWG = Supportive Housing Working Group; HMIS = HMIS Subcommittee; CHI = Chronic Homelessness Initiative Collaborative; FUWG = Frequent Users Working Group; HEDC = Housing Endowment Development Committee; HLC = Housing Leadership Council; PLA = Peninsula Interfaith Action Housing Trust Advisory Committee; SAM = SAMCEDA Housing Action Team; YMHC = Young Mothers Housing Collaborative.

Goal: End Chronic Homelessness	Action Steps	Responsible Person/Organization	Target Dates
Goal 1: Intensify outreach to and engagement with chronically homeless individuals	a) Expand mobile outreach services and implement a multi-disciplinary, assertive community treatment model.	County HSA, County Health Division, CHI, FUWG	Ongoing
	b) Explore creation of easily accessible, peer-staffed drop-in services for chronically homeless individuals	HSP, CHI	December 2004
	c) Develop collaborative outreach approaches that involve mainstream systems, including criminal justice system, emergency rooms, and hospitals.	CHI, FUWG	July 2004
	d) Use the Housing First program as a means of engaging chronically homeless persons	CHI, Housing Authority	December 2004
	e) Expand mental health services for the chronically homeless by applying for additional Health Care for the Homeless funding.	County Health Division	Fall 2003
	f) Provide in-service training to County staff and non-profit providers on engagement strategies for hardest-to-serve homeless persons	HSP, CHI	Fall 2004
Goal 2: Expand and enrich emergency shelter and transitional housing for chronically homeless individuals	a) Sustain and enrich year-round shelter system for single homeless men and women	HSP, County HSA	Ongoing
	b) Use SHP funding to sustain existing units and create new units of transitional housing for homeless single persons with disabilities	SC, Ex. Comm.	July 2003 July 2004
	c) Seek new funding sources for additional transitional housing for chronically homeless individuals with serious mental illness and/or substance abuse problems	SC, Ex. Comm, County HAS	Ongoing
	d) Provide enriched services in shelters - including employment programs, AOD counseling, mental health services, and benefits advocacy.	HSP, Shelter operators, County HSA, Mental Health AOD, County Health Division, VA	Ongoing

Goal: End Chronic Homelessness	Action Steps	Responsible Person/Organization	Target Dates
Goal 2: (Continued)	e) Explore creation of a "safe haven" type shelter – highly accessible, with minimal service requirements and flexible hours.	SC, HSP, CHI	December 2004
	f) Seek funding through Prop 46 for shelter improvements	Mental Health Association of San Mateo County	December 2003
Goal 3: Implement a "Housing First" approach	a) Apply for HUD SHP funds and Chronic Homeless Initiative funds to create a "Housing First" program targeting chronically homeless persons who are frequent users of emergency services and systems.	CHI, County HSA	July 2003
Goal 4: Increase permanent supportive housing options for chronically homeless individuals. Create 300 units in 5 years.	a) Apply for SHP funding for new permanent supportive housing for chronically homeless people with mental illness, physical disabilities and substance abuse issues.	Housing Authority, County AOD, Supportive housing providers	July 2003 July 2004
	b) Renew existing S+C units	Housing Authority	July 2003, 2004
	c) Apply for additional Section 8 vouchers for individuals with mental illness and other disabilities	Housing Authority	May 2003, 2004
	d) Support specific new supportive housing projects for single homeless persons with disabilities as they move through entitlements process	SHWG	Ongoing
Goal 5: Connect chronically homeless individuals to mainstream services	a) Explore ways to make benefits workers and alcohol and drug services more mobile – such as by out-stationing at emergency shelters and drop-in centers.	County AOD, County HSA, County Mental Health and Health Services	December 2004
	b) Expand mobile outreach teams to include benefits workers	County HSA, Mental Health and Health	December 2004
	c) Identify frequent users of emergency services and develop programs that help channel them into supportive housing and connect them with mainstream services.	FUWG	August 2003 and ongoing

Goal: End Chronic Homelessness	Action Steps	Responsible Person/Organization	Target Dates
Goal 6: Prevent chronic homelessness	a) Educate criminal justice system, county hospital system, VA hospital on available housing options to reduce discharge of disabled individuals to streets	HSP, CHI, FUWG	July 2004
	b) Expand voucher programs and transitional housing beds for persons being discharged from institutional settings, including hospitals, the mental health system, substance abuse treatment and the criminal justice system	County Health Division, Mental Health, Sheriff	December 2003

B. Other Homelessness

1. Accomplishments in the Past Year

The following key action steps were taken in the past year to end other homelessness. These activities are consistent with the goals and action steps set forth in the 2002 Continuum of Care Plan.

- Groundbreaking for Shelter Network's First-Step for Families facility, which will provide 84 new beds of transitional housing for homeless families, 24 short-term beds and 60 mid-term beds. (Goal 1 in the 2002 CoC Plan)
- Sustaining of existing emergency shelter and transitional housing units through renewed SHP funding (Goal 1 in the 2002 CoC Plan).
- Provision of a training workshop on the Housing First approach for homeless service providers and county staff (Goal 2 in the 2003 CoC Plan).
- Creation of a joint-powers authority establishing the San Mateo County Housing Endowment and Trust (H.E.A.T.). This agreement, signed by San Mateo County and six cities within the county, is the first step towards creation of a \$100 million housing trust. Very low income housing and housing for special needs populations will be a priority for funding by the H.E.A.T., which has already raised \$3 million towards its \$100 million goal (Goal 3 in the CoC Plan)
- Continuing progress toward the implementation of an HMIS system which will not only generate an annual unduplicated count of homeless persons in San Mateo County, but also help social service providers streamline services by creating a system that will allow for tracking of services and outcomes. (Goal 4 and 5 in the 2002 CoC Plan).
- Commissioning of a Funding Inventory that describes all homeless services and housing in San Mateo County and identifies their funding sources. The report provides information that will enable organizations to better streamline services through increased collaboration. (Goal 5 in the 2002 CoC Plan)

2. Goals and Action Steps for Ending Other Homelessness

The following additional goals and action steps are relevant to addressing the general problem of homelessness in San Mateo County and homelessness among those subpopulations that do not fit HUD's definition of "chronic homelessness." Like the goals in above, these goals were developed using small group breakout exercises in the Community Forum and then refined by the Steering Committee and the Executive Committee.

Goal: Other Homelessness	Action Steps	Responsible Person/Organization	Target Dates
Goal 1: Sustain and increase supply of emergency shelter and transitional housing for families and other subpopulations	a) Sustain and enrich year-round shelter system for homeless families, families fleeing domestic violence, teens, youth leaving foster care, and other homeless subpopulations	HSP, County Departments, Non-profit shelter providers	Ongoing
	b) Use SHP funding to sustain existing units and create new units of transitional housing for families fleeing domestic violence, youth leaving foster care, and other homeless subpopulations	SC, Non-profit providers	July 2003, 2004
	c) Identify new shelter and transitional housing sites acceptable to the community	SHWG, SAM, HLC, PIA	Ongoing
	d) Research and secure non-SHP funding sources for new transitional housing for families and other subpopulations	County HSA, HSP, Non-profit shelter and transitional housing providers	January 2004
Goal 2: Implement a Housing First Model	a) Explore funding options to create a "Housing First" program targeting homeless families	County HSA, Housing Authority	September 2004
Goal 3: Sustain and increase supply of permanent supportive housing for families and other subpopulations. Create 300 new units in 5 years	a) Advocate and problem-solve to move specific supportive housing projects forward	SHWG	Ongoing
	b) Educate key decision-makers and the community about supportive housing	SHWG, HLC	October 2003
	c) Create priorities for housing for individuals with special needs (Housing Trust fund; inclusionary ordinances)	County HSA, SHWG, HLC, HEDC, PIA	December 2004

Goal: Other Homelessness	Action Steps	Responsible Person/Organization	Target Dates
Goal 4: Create more permanent affordable housing: 16,000 new units over the next 10 years, at least 20% of which are affordable to low- and very low-income families and individuals	a) Educate community about need for affordable housing, including providing tours of successful affordable housing sites	HLC, PIA, SAM	Ongoing
	b) Build community support for specific projects by advocating at local planning & council meetings	HLC, PIA, SAM, SHWG	Ongoing
	c) Raise \$100 million for the Housing Endowment and Trust Fund (HEAT)	County and Cities; HECD	Within 10 years
	d) Identify church properties to develop as affordable housing	PIA	Ongoing
	e) Identify commercial property to develop as affordable housing	HLC, PIA, non-profit housing developers	Ongoing
Goal 5: Create employment opportunities for homeless persons	a) Integrate vocational rehabilitation services into emergency shelter and transitional housing settings.	HSP, County HSA, County Mental Health, Shelter Providers	December 2004
	b) Create employment programs within shelters	HSP, County HSA, Shelter Providers	July 2004
	c) Prioritize homeless persons for employment in projects funded by local Redevelopment Agencies, CDBG programs, and other sources	Cities, County HSA	December 2004
Goal 6: Expand homelessness prevention activities	a) Expand case management services to support formerly homeless persons in their housing.	HSP, Non-profit providers, County HSA	December 2004
	b) Expand rental assistance programs to include more long-term assistance.	HSP, non-profit providers, HAS	December 2004
	c) Develop prevention approaches focusing on the newly unemployed, such as placing information about affordable housing and rental assistance in unemployment checks	HSP, HSA	Spring 2004
Goal 7: Improve transportation services for homeless persons	a) Increase funding for bus passes and bus tokens.	HSP, non-profit providers	Fall 2004
	b) Develop transit alternatives (car sharing programs, paratransit)	SAM	December 2004
	c) Advocate for improved transit	HLC, SAM	Ongoing

Goal: Other Homelessness	Action Steps	Responsible Person/Organization	Target Dates
Goal 8: Address needs of the aging homeless population	a) Conduct a needs assessment to better understand unique housing and service needs of older homeless persons	SC, HSA, HMIS, SHWG	Early 2004
Goal 9: Bolster capacity of non-profit organizations to serve homeless individuals and families	a) Provide ongoing in-service trainings, workshops and presentations on best practices in the field of homeless services	SC, HSP, HAS	July 2004
Goal 10: Streamline service delivery through increased inter-agency collaboration	a) Continue identifying ways to streamline service delivery	SC, HMIS	Ongoing
	b) Implement new HMIS system (with ability to track services and client outcomes)	HSA, HMIS	December 2004

C. Discharge Planning Policy

San Mateo County's Continuum of Care Steering Committee has identified homelessness prevention as one of its key goals towards ending chronic homelessness. Among the action steps identified in this area are activities designed to prevent the discharge of individuals into homelessness. In 2002-2003 San Mateo County has already taken several steps to achieving this goal:

- The San Mateo Medical Center (the county's public hospital), San Mateo County Mental Health Division, and San Mateo County Sheriff have entered into contracts with Shelter Network to set aside 6 shelter beds for persons being discharged from the hospital, in-patient mental health facilities, or jail (2 beds for each of these three populations).
- The Medical Center has established a policy to systematically address the question of where discharged individuals will live once released from the hospital and have increased their efforts to coordinate discharge with staff from the Office of Housing and with shelter and transitional housing providers.
- The County has just submitted a new grant proposal for Health Care for the Homeless funding which includes a request for funds to further improve hospital discharge planning for homeless persons.
- The Sheriff's Office has stopped its midnight release program. They are now referring parolees to Service League of San Mateo County, and providing them with some funds and services for their transition to the community.
- A planning group has been established to address the housing and service needs of Frequent Users of emergency service and systems. The Frequent Users Working Group has made discharge planning one of its top planning and policy priorities.

The above described actions will help to enhance and strengthen a system already in place to prevent the discharge of vulnerable individuals into homelessness. There is a system of linkages and referrals between county departments and service providers to coordinate services for homeless people leaving institutions. People who are discharged and have nowhere to live are linked with case management services in order to place them in housing and services. The criminal justice system, emancipating foster care youth, hospitals and other institutions make referrals into a variety of housing placement

options. Options available to individuals being discharged include short-term rental assistance, linkages with family unification programs, motel vouchers, homeless shelters and transitional housing programs, shelter plus care, veterans housing and permanent supportive housing.

D. Unexecuted Grants Awarded Prior to the 2002 Continuum of Care Competition

The San Mateo County Continuum of Care has no unexecuted HUD McKinney Vento Act awards for grants announced prior to 2002.

E. Fundamental Components of the Continuum of Care System – Service Activity

San Mateo County's Continuum of Care system is designed to offer homeless persons streamlined, barrier-free access to shelter, housing and services. The County's Human Service Agency has implemented a strategy of creating regionally distributed multi-service centers designed to serve as points of entry into the system. Homeless individuals who contact these centers receive a thorough assessment and referral to needed services, benefits programs, emergency shelter or transitional housing. This system of integrated and co-located services includes:

- Seven Regional Core Service Agencies offering Information and Referral, both by phone and on a drop-in basis, with a particular emphasis on critical needs such as food, transportation, clothing, emergency shelter, housing, and mainstream benefits programs. The Core Service Agencies are located in El Granada, Daly City, Redwood City, East Palo Alto, South San Francisco, Pacifica, and San Mateo.
- Fourteen Family Resource Centers offering a wide-range of family services, including assessment for benefits program eligibility (TANF, Medical, Healthy Families) and access to on-site benefits workers, counseling, parenting education, mental health and substance abuse services, and child and youth development services.
- Four "One-Stop" centers offering comprehensive vocational, employment and training services, including assessment for benefits program eligibility and access to on-site benefits workers.
- Additional points of entry into the system include the Elsa Segovia Multi-Service center for homeless persons in Menlo Park; mobile outreach and support teams operated by the County's Health Services and Mental Health Services Divisions, and three major emergency shelters (Clara-Mateo, Safe Harbor and Maple Street).

Once a homeless person enters the system, he or she has access to a broad network of public and private agencies providing shelter, housing services. These agencies include:

- The San Mateo County Human Services Agency (HSA) – providing financial assistance and benefits programs, employment and training, children and family services, and housing (the Office of Housing and the Housing Authority of San Mateo County are divisions of the HSA).
- The San Mateo County Health Services Agency, providing integrated health care to the homeless, mental health services, youth centers, mobile outreach and support teams, and a mobile health clinic for homeless persons.
- Non-profit emergency shelter and transitional housing providers – including Shelter Network, Samaritan House, and Clara Mateo Alliance.
- Non-profit providers of supportive housing – including the Mental Health Association, Caminar CLC, Mid-Peninsula Housing.

- Non-profit providers of services to homeless persons, including those providing emergency financial assistance and homelessness prevention, mental health services, substance abuse treatment, domestic violence prevention, veterans services and youth services.

The fundamental components of this system are described in detail in the following charts.

Fundamental Components in CoC System (Service Activity)

Component: Prevention

Services in place:

San Mateo County's homelessness prevention strategy is based on identifying those individuals and families who are at imminent risk of becoming homeless and providing the emergency services and financial assistance they require to prevent eviction from their housing. The key program components of this prevention strategy are:

Landlord Tenant Mediation

Project Sentinel & Mid-Peninsula Citizens for Fair Housing provide mediation services to help tenants resolve problems with their landlords before they escalate into eviction procedures.

Legal Assistance/Eviction Prevention

The Legal Aid Society and La Raza Centro Legal offer counseling to prevent evictions and foreclosures and also represent individual tenants in eviction proceedings.

One-Time and Short-Term Rental Assistance

The seven Core Service Agencies, Community Action Agency, St. Vincent de Paul, CALL Primrose, and the Housing Industry Foundation all offer one-time and short-term rental assistance. The Mental Health Association operates a shallow rent subsidy program for individuals and families with HIV/AIDS using HOPWA and Ryan White funds.

Loan Programs:

The Family Service Agency and the Peninsula Community Foundation offer emergency loan programs that assist tenants to retain their housing when they fall behind in their rent.

The San Mateo CoC Steering Committee recognizes that more ambitious and wide-ranging strategies are also required to prevent homelessness. The supply of affordable housing must be expanded, or individuals and families will continue to wind up on the street. Tremendous imbalances in the regional employment and housing markets, with job creation outstripping housing development by more than a 5:1 ratio – are creating a massive undersupply of housing affordable to the working poor and those with extremely low incomes. The CoC Steering Committee supports the following efforts to create new rental housing units:

New Construction and Rehabilitation

Using City and County CDBG and HOME funds, Redevelopment Area funds, Low Income Housing Tax Credits, and other sources, non-profit housing developers completed the following new affordable housing projects in the past year:

- Main Street Park II, Half Moon Bay, 28 multifamily units
- Moon Ridge Farm Labor Housing, 160 multifamily units
- Redwood Oaks, Redwood City, 36 units (11 special needs)

New Construction and Rehabilitation (continued)

- Peninsula Park, 65 units
- San Pedro Commons, 75 senior units

Rental Assistance Programs

The Section 8 program, which serves approximately 4,270 households, provides permanent housing to many at great risk of homelessness. However, demand for these vouchers far outstrips supply. Existing voucher programs include:

- Section 8. The San Mateo County Housing Authority opened the Section 8 waiting list in March 2002 for the first time in 9 years and received 10,511 applications.
- The Moving-to-Work demonstration program offers a limited number of vouchers for homeless families that are TANF-eligible.
- The Human Investment Project (HIP) operates the Housing Opportunity Program (HIP HOP), a scholarship program for families coming off of welfare. HIP HOP was recently honored by HUD with a Blue Ribbon Best Practice Award and has expanded to 75 units per year. Initially funded by HOME program dollars as a pilot, foundation, County and TANF dollars were used for the expansion.

Home Sharing

HIP also operates a home sharing project, both for persons in homes looking to share and for those seeking to partner as renters.

Services planned:

Prevention Services

The CoC Steering Committee has devised the following strategies to expand homelessness prevention services:

- Continue to gather information on housing need – including data on homeless sub-populations
- Explore expanding existing resources beyond one-time, one-month rental assistance/mortgage payment to a six-month program with a case management component
- Develop prevention approaches that focus on the newly unemployed, such as placing information about affordable housing and rental assistance in unemployment checks
- Continue to promote mediation and education prior to the eve of eviction
- Promote coordination and information sharing among the various agencies that distribute prevention rental assistance, including the development of follow-up measures to track the effectiveness of interventions.

New Affordable Housing

Continuing to expand the supply of affordable housing will also be a top priority in the coming year. The following affordable housing projects have received County CDBG and/or HOME funds and are currently under development or construction:

- Nugent Square, East Palo Alto, 32 units
- Main and Arnold, Half Moon Bay, 64 units
- Community Developers Corp., East Palo Alto, 72 units
- Rotary Hacienda, San Mateo, 50 units
- South Coast, Pescadero, 10 units
- Palo Mobile Estates, East Palo Alto, 110 mobile homes
- Midpeninsula Housing, San Bruno, 25 units
- Oakland and Gran project, South San Francisco, 42 units
- Habitat for Humanity, Daly City, 10 units

Preserving and Expanding Section 8

The Office of Housing will continue to monitor expiration dates for Section 8 leases, contacting owners where appropriate and working with local cities and non-profit developers to assure that units stay affordable. The Office of Housing will also continue to apply for additional increments of Section 8 vouchers and for special voucher allocations (such as Welfare-to-Work) as they are announced. In May 2003 the Housing Authority applied for 50 new Section 8 vouchers through the Mainstream Housing Opportunities for Persons with Disabilities program.

Housing Endowment and Trust Fund (H.E.A.T.)

Since 2000, the County, in conjunction with the Housing Leadership Council, SAMCEDA and Peninsula Interfaith Action have been working to establish a Housing Trust Fund to provide funding toward land acquisition and development costs for affordable housing projects. In 2002 their efforts were rewarded: San Mateo County and six cities signed a joint-powers authority establishing the new Housing Endowment and Trust Fund. Substantial donations are being sought from the County, cities, private business, foundations and individuals. This fundraising work is being performed by the Housing Endowment Development Committee, a group affiliated with and coordinating with the Continuum of Care. The Committee has already secured commitments of \$3 towards a goal of raising \$100 million. One of the funding priorities for the H.E.A.T. will be to develop units for very low income persons and persons with special needs.

How persons access/receive assistance:

People at risk of homelessness access prevention and other services at the Core Regional Service Centers, Family Resource Centers, St. Vincent de Paul, and at a number of other community-based organizations or by contacting an agency within the Continuum of Care system. Specialty providers offer appropriate prevention methods, marketed to their target populations. The County's Community Information Program also provides on-line, telephone, and bi-lingual (Spanish & English) written materials regarding community resources that provide homeless prevention services.

Case managers in the various housing programs—emergency, transitional and supportive – assist clients with their housing search as they come back into the housing market. Rental assistance programs such as Section 8, the Housing Opportunity Program and shared housing can be accessed directly, but more often are accessed by referral from one of the agencies providing housing or case management services to homeless populations.

Component: Outreach

Outreach in place:

San Mateo County has an extensive system of outreach to homeless individuals and families, and has made the expansion and enrichment of this system a top priority. The following summarizes outreach services for each subpopulation of homeless persons:

Chronically Homeless Individuals

San Mateo County views assertive outreach and engagement as a critical strategy for addressing chronic homelessness. In the past year, significant resources have been devoted to strengthening mobile outreach services targeting chronically homeless individuals with mental illness and/or substance abuse issues.

The San Mateo County Health Services Division operates the Health Care for the Homeless Project (HCH), which provides a mobile health clinic staffed by outreach workers who visit sites throughout the County, including emergency and transitional housing facilities, to provide preventive and basic medical care. The mobile clinic

focuses particularly on the chronically homeless, homeless substance abusers and those living on the streets. HCH uses outreach and case management to help these homeless populations gain access to mainstream health, housing and social service programs. The County recently received a new Health Care for the Homeless grant that will allow the mobile health van to expand its hours.

The HCH works in very close coordination with the San Mateo County Mental Health Services Division's Outreach and Support Team. This team, funded by State AB2034 funds, provides mobile outreach to homeless persons with mental illness. The team conducts outreach at the hospital's psychiatric emergency and in-patient units, men's and women's jails, and four homeless shelters. The team's goal is to use engagement and the development of rapport with homeless individuals to help motivate them to access mainstream benefits programs for which they are eligible, as well as needed mental health, substance abuse and health services and housing programs. The Mental Health Division also has an Access Team which offers 24-hour self-referral line to address urgent requests and a Dual-Diagnosis team – both of which conduct outreach to homeless mentally ill individuals.

In 2001, the San Mateo County Human Services Agency received a grant from the Center for Substance Abuse Treatment (CSAT) to provide a mobile substance abuse assessment and readiness team which is now operating at three homeless shelters. Team members engage with homeless individuals around their substance abuse and provide assessments and referrals to treatment services, in addition to providing on-site treatment services (e.g. AA groups).

The Safe Harbor emergency shelter is a safe haven or "wet shelter," creating a place where chronically homeless individuals who are resistant to participating in services can obtain shelter and meet immediate needs, such as for food. Safe Harbor is key element of the County's outreach to this population.

In May 2002, the Clara-Mateo Alliance opened the Elsa Segovia Center, a multi-service drop-in center and day program for homeless persons located on the grounds of the VA hospital. CMA has partnered with a wide range of county agencies and non-profit service providers to offer a rich array of services, tailored particularly to the chronically homeless. Extensive outreach is conducted by CMA and its partners to engage with homeless persons and help them begin to access mainstream benefits and services.

Seriously Mentally Ill

See Chronically Homeless, above

Substance Abuse

See Chronically Homeless, above

Veterans

The Veterans Administration Center in Menlo Park offers comprehensive services for homeless veterans regionally, including outreach. The Next Step Veteran's Center conducts outreach to homeless veterans and offers employment and other support services. The Homeless Veterans Emergency Housing Program conducts outreach to veterans and offers services and 42 emergency shelter beds for Category A veterans seeking substance abuse treatment services. The Clara-Mateo Alliance Shelter on VA grounds, a 65-bed facility, offers an important resource both for veterans and non-veterans in San Mateo and neighboring Santa Clara County. The San Mateo County Health Services Division has a liaison officer who is responsible for coordinating county services with VA services.

HIV/AIDS

The San Mateo County Health Services Division's Mobile Health Clinic provides outstanding outreach to homeless individuals with HIV. Several non-profit service providers, including Ellipse, conduct active street

outreach and operate needle exchange programs.

Domestic Violence

The Center for Domestic Violence Prevention conducts education and outreach to battered women and operates an emergency and transitional housing facility for victims of domestic violence. Sor Juana Ines offers bilingual support services for women experiencing domestic violence. A 24-hour crisis line is available for women to call and access services from both agencies.

Youth

Outreach to homeless youth is conducted by Youth and Family Assistance (YFA), the San Mateo County Child Welfare Division, the Daly City Teen Health Center and 14 Family Resource Centers located throughout the county. The Mental Health Association conducts outreach to homeless youth with mental illnesses through their Support and Advocacy for Young Adults in Transition (SAYAT) program.

Recent Inmates

The Service League of San Mateo County offers programs for individuals who are homeless after being released from the correctional system. Service League performs outreach at the County jail, assisting inmates who would otherwise become homeless to formulate a pre-release housing plan.

Elderly

The County's Aging and Adult Services Department has an 800 number available, which homeless or at-risk aging persons can call to access services.

Other Outreach

The Peninsula Library System Community Information Program produced over 10,000 copies of a booklet, *Survival Guide: The Street Guide to Emergency Resources*, in April 1997. These booklets, available in English and Spanish, provide comprehensive listings for basic assistance and have been widely distributed to homeless persons and providers throughout the County. An updated edition of the guide was published in 2002.

North Peninsula Neighborhood Services, in collaboration with the Baha'i church, provides voice mail services for homeless clients. This program continues to expand the availability of voice mail to help connect homeless persons to services, jobs and housing.

Outreach planned:

- In the coming years, the San Mateo County Divisions of Health Services, Mental Health Services and Human Services will continue to pursue funding opportunities to strengthen the existing mobile outreach and support teams that target chronically homeless individuals with substance abuse and/or mental health and/or physical health problems.
- The Health Services Division and Human Services Agency will explore the feasibility of making benefits workers for mainstream programs more mobile and more accessible to homeless persons – such as out-stationing benefits workers at the Core Service Agencies, day programs serving homeless persons, emergency shelters, and the 15 Family Resource Centers.
- The CoC Steering Committee will also support the VA's efforts to secure funding for additional outreach to homeless women veterans.

Component: Supportive Services

Services in place:

Support services have been highlighted during the CoC planning process as a vital component in assisting homeless people to achieve independence and acquire permanent housing. The County offers a myriad of mainstream and specialized support services for homeless persons. Key services include:

Case Management & Life Skills Training

Virtually every program in San Mateo County that provides housing or services to homeless persons has at its core an intensive case management and life skills training component. Case management services are available through the County's many emergency, transitional housing and permanent supportive housing programs (including the programs of those organizations requesting funding through this application - Shelter Network, Samaritan House, the Mental Health Association, and the Center for Domestic Violence Prevention), as well as through the County's Mental Health Services and Health Services divisions. Case managers assist clients to access a wide range of specialized services, described below:

Alcohol and Drug Abuse Treatment Services

The CoC Steering Committee has identified substance abuse treatment as a key strategic area of focus within support services. A 2000 commitment by the County Board of Supervisors to dramatically reduce the number of days on a waiting list for treatment has resulted in both increased service resources and increased opportunities for homeless persons to access these services.

Alcohol and drug abuse providers throughout the County offer facilities providing detoxification, residential and outpatient services. The Shelter Network Bridges Program and Shelter Plus Care address some of the need for housing and support services for homeless individuals and families with issues of substance abuse. Other programs such as Woman's Recovery Association, Sitike, Project 90, Free at Last and El Centro de Libertad offer outreach, day, residential, and aftercare programs for adults.

Mental Health Services

Mental health services are widely available for homeless persons with mental illnesses - extensive and effective outreach and support teams, emergency and transitional shelter, rental subsidies and permanent supportive housing through Shelter Plus Care. San Mateo County's Mental Health Division has demonstrated a strong commitment to providing a number of different service options for the estimated 1,200 mentally ill homeless persons in the community. A range of services are offered through contracts with four major nonprofit providers: the Mental Health Association of San Mateo County, Caminar, Mateo Inc., and Telecare. All provide much-needed services and housing for homeless mentally ill adults, children and youth. Mobile mental health outreach and assessment services are described in the Outreach and Assessments section.

Health Services, Including AIDS-Related Services

Health Care for the Homeless provides health services to homeless persons through services at emergency shelter sites, two youth clinics and the mobile health van. The HCH program has just been awarded funding in 2003 to expand medical capacity in the Coastside region, at the Fair Oak and Willow Clinics. Ryan White and HOPWA funded programs provide a variety of AIDS services to persons with AIDS/HIV. The County AIDS Program provides outstanding outreach, medical care, homeless prevention rental assistance, and case management support, sensitive to the needs of the homeless. The County receives HOPWA funding, which supports housing and case management services. Active street outreach and needle exchange is also conducted by non-profits.

Education and Employment Assistance

The County Human Service Agency's SUCCESS Program provides job acquisition training, childcare, and an array of other employment-related services to public assistance recipients. SUCCESS is designed to produce a rapid return to employment and self-sufficiency for most participants and more intensive, longer-term services for those with more serious problems. Family self-sufficiency teams comprising County and non-profit staff provide multi-disciplinary case management and services to participants who have barriers to employment.

San Mateo County has also pioneered a number of innovative and successful job training and job acquisition programs. County programs such as Peninsula Works and nonprofit agencies such as OICW and Goodwill Industries provide homeless individuals with employment assessments, transportation vouchers, job training, job placement, and work retention assistance. Voicemail, provided through the Bay Area Homeless Alliance and North Peninsula Neighborhood Services, allows homeless persons to use a personal voice mailbox while conducting a job or housing search. Employment services for disabled homeless veterans are also provided through the Next Step Veteran's Center.

Child Care

Existing child care funding is very limited and in high demand. The childcare needs of the homeless in the County are partially addressed by two small funds maintained by the Child Care Coordinating Council. One has been annually funded by CDBG and has been utilized by Shelter Network and other homeless providers.

Transportation

There are a wide range of transportation services available to homeless persons in San Mateo County. All the major emergency and transitional housing providers offer free or subsidized bus tickets and taxi vouchers. SamTrans, the county's transit operator, donates free county-wide bus trips to transport homeless individuals to the Safe Harbor Shelter. Homeless individuals who have disabilities can sign up to use Ready Wheels, the county's paratransit operator. The Coastside Opportunity Center also offers free paratransit for CalWORKS recipients who have to commute from the coastside areas to central areas of the county to go to work.

Domestic Violence Services

Two domestic violence providers offer support services for this sub-population. The Center for Domestic Violence Prevention operates an emergency and transitional housing facility for victims of domestic violence. The Center helps 275 homeless abused women and their children with emergency housing needs through the course of a year. Currently, the Center's transitional capacity is limited to three. Sor Juana Ines offers domestic violence counseling and referral for a significant Spanish-speaking population. Additionally, Shelter Network's Bridges Program enables homeless families emerging from domestic violence facilities to transition to permanent housing.

Veterans Services

The Veterans Administration Center in Menlo Park offers comprehensive services for homeless veterans regionally, including outreach, a Domiciliary Care for Homeless Veterans, a 50-bed intensive residential treatment program emphasizing personal responsibility, and other mainstream resources. The Homeless Veterans Emergency Housing Program offers services and 65 beds for Category A veterans seeking substance abuse treatment services. The Clara-Mateo Alliance Shelter on VA grounds offers an important resource both for veterans and non-veterans in San Mateo and neighboring Santa Clara County. Employment services for disabled homeless veterans are also provided from this site through the Next Step Veteran's Center.

Youth Services

Homeless youth access services through the non-profit Youth and Family Assistance (YFA), the 14 Family Resource Centers, and through school programs. YFA offers comprehensive services for homeless youth, including operating an emergency shelter, transitional housing, a medical clinic, and a job training program at a restaurant created with the County's Job Training and Economic Development Division and OICW, a non-profit jobs program. The Mental Health Association's SAYAT program provides case management to homeless mentally ill youth in transition. The San Mateo County Human Service Agency's ILP works with foster youth to prepare them with the skills necessary to live independently in order to prevent homelessness.

Services for Seniors

Rising rents for elderly persons with fixed incomes has become a key concern in San Mateo County. The County's Commission on Aging has joined with the Commission on Disabilities to create a joint committee on housing. Senior centers, plentiful in the County, are an excellent contact point for elderly facing a housing crisis. The Supportive Housing Working Group recently sponsored a brown bag seminars on "aging in place" – focusing on keeping seniors housed.

Services planned:

- The San Mateo County is planning to continue expansion of mobile outreach and mobile services to homeless persons, as discussed in the Outreach section.
- The CoC is beginning to explore new ways to address the employment needs of homeless persons, such as by integrating vocational rehabilitation services into emergency shelter and transitional housing settings, and by creating employment programs with shelters.
- The CoC will continue to place a priority on maintaining existing support services, both mainstream services and those targeted to the homeless through transitional shelter case management and other service providers

How persons access/receive assistance:

Supportive services are accessed as described in the introduction and outreach sections – through one of the many integrated points of entry into the housing and service system (Core Service Agencies, Family Resource Centers, One-Stops, mobile outreach teams, etc.). Homeless persons who are residing in shelters and transitional housing programs access services with the assistance of their case manager. Additionally, there are on-site benefits analysts and health services available in the emergency shelters.

F. Fundamental Components of the Continuum of Care System – Housing Activity

Housing Activity Chart

Component: <i>Emergency Shelter</i>								
Provider Name	Facility Name	Geo Code	Target Population.		Bed Capacity			
					Individuals		Families with Children	
Current Inventory			A	B	2002	2003	2002	2003
Caminar CLC	Redwood House	062976	SMF		16	16	0	0
Catholic Worker House	Emergency Shelter	062976	SMF		0	0	11	11
Center for Domestic Violence Prevention	Emergency Shelter	069081	FC	DV	0	0	15	15
Coastside Catholic Worker House	Emergency Shelter	069081	SMF		0	0	10	10

The first part of the report is a general introduction to the project. It describes the purpose of the study, the objectives, and the scope of the work. It also provides a brief overview of the methodology used in the study.

The second part of the report is a detailed description of the data collection process. It includes information about the sources of the data, the methods used to collect the data, and the steps taken to ensure the quality of the data.

The third part of the report is a description of the data analysis process. It includes information about the statistical methods used to analyze the data and the results of the analysis.

The fourth part of the report is a discussion of the results of the study. It includes a summary of the findings, a comparison of the results with previous research, and a discussion of the implications of the findings for future research.

The fifth part of the report is a conclusion. It summarizes the main findings of the study and provides recommendations for future research.

The final part of the report is a list of references. It includes a list of all the sources of information used in the study.

Table 1: Summary of Data Collection				
Source	Method	Sample Size	Time Period	Notes
Survey	Online	1000	2010-2011	Randomly selected
Interviews	Face-to-face	20	2010-2011	Selected based on survey results
Focus Groups	Group discussion	4	2010-2011	Selected based on survey results
Document Analysis	Review of records	100	2010-2011	Selected based on survey results
Secondary Data	Public records	1000	2010-2011	Selected based on survey results

DRAFT

Analysis of Impediments to Fair Housing Choice

for

San Mateo County

and the Cities of

Daly City

Redwood City

San Mateo

South San Francisco

With special focus on

East Palo Alto

Half Moon Bay

Menlo Park

North Fair Oaks

San Bruno

September 2003

Prepared by Project Sentinel

15. FAIR HOUSING STRATEGY

A fair housing strategy for San Mateo County should be comprehensive, robust, and result in elimination or mitigation of each identified impediment. A comprehensive strategy is multi-faceted; for instance, implementing a media campaign to address predatory lending, affordable housing, and housing discrimination. A robust strategy employs all resources available working in unison to address the most difficult challenges; for instance, meeting affordable housing targets with a combination of on-going rehabilitation, providing incentives for low-income new construction, and adopting or modifying inclusionary zoning, all supported by the targeted media campaign.

The fair housing strategy outlined in Fig. 15.1 consists of three primary elements focused on the most significant San Mateo County challenges: provision of adequate affordable housing, compliance with accessibility provisions of the FHAA, activities to educate lower income residents about the impact of predatory lending, and implementation of outreach and education activities that facilitate the overall success of the strategy. Each element works to support the others and together act to provide a housing environment that promotes neighborhood diversity.

15.1 Outreach and Education

A systematic outreach and education campaign employs mass media and fair housing education materials to support the overall strategy. These activities have the following objectives:

- Support affordable housing objectives with community education and by providing information and data to political constituencies and planning staff.
- Provide information on predatory lending practices to the population as a whole as well as to the most susceptible targeted groups
- Distribute a wide range of fair housing education materials to housing consumers, focused especially on groups such as immigrants and persons with disabilities, to assure that San Mateo County residents know their housing rights and responsibilities

SAN MATEO COUNTY FAIR HOUSING STRATEGY

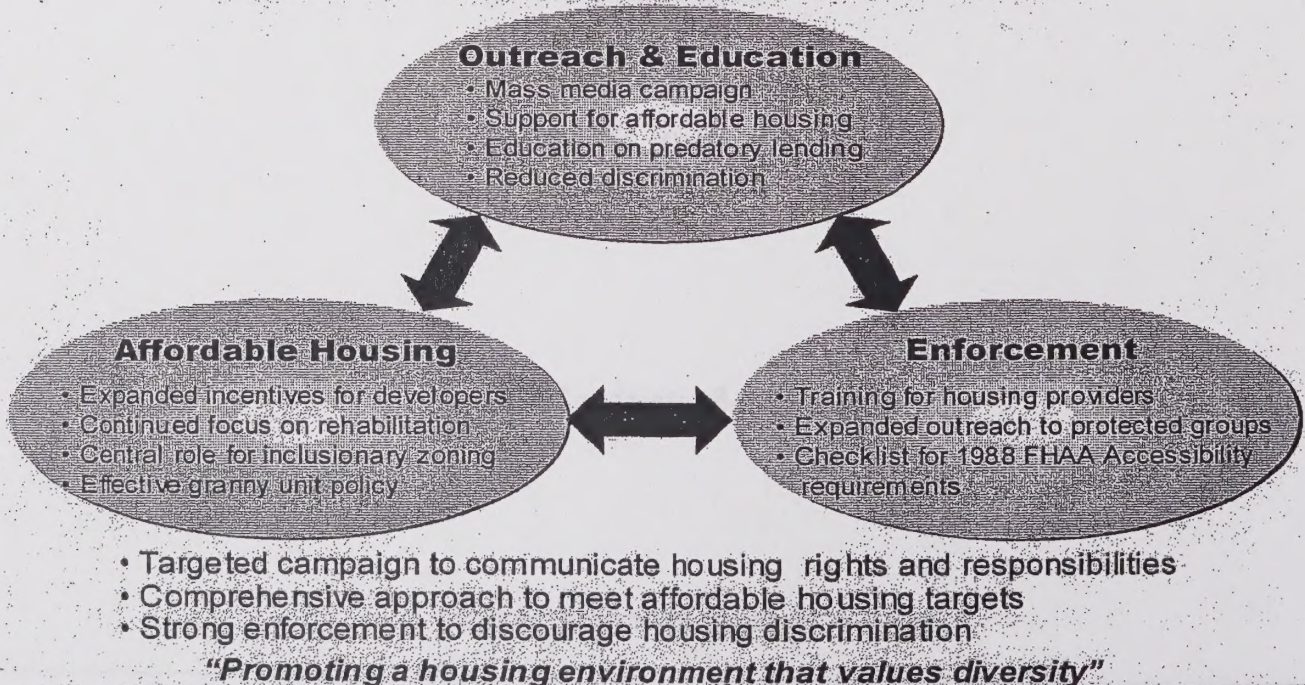


Fig. 15.1. The San Mateo County Fair Housing Strategy employs a comprehensive approach to remove identified impediments to fair housing choice.

- Target fair housing education materials to housing industry providers to reduce and eliminate discriminatory practices in housing sales and rentals
- Employ mass media to increase understanding of fair housing law, to develop support for affordable housing initiatives, and to further all aspects of this fair housing strategy

The comprehensive fair housing campaign illustrated in Fig. 15.2 employs three categories of media to accomplish these objectives. Mass media, including freeway billboards, newspaper columns, TV and radio public service announcements, and transit/bus posters, reach very large numbers of people with general supportive messages. Fair housing websites provide a wide range of detailed information to all interested parties. Finally, a large variety of fair housing educational materials can be targeted towards individual groups on specific issues. Examples of typical approaches to distribution of fair housing education materials are shown in Fig. 15.3.

A wide variety of information conveying specific information should be distributed to housing consumers and providers, persons with disabilities, immigrant populations with limited proficiency in English, children, and other key groups. Information is distributed through multiple channels both for general education and to support specific objectives of the fair housing strategy.

This recommended outreach and education campaign is usually within scope and is commonly and typically performed as a standard part of a fair housing enforcement contract. Fair housing educational

Freeway Billboards



Over 100,000 residents commute daily on San Mateo County freeways.

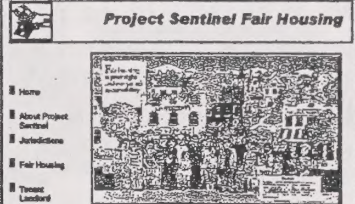
Fair Housing Media Campaign

A comprehensive set of outreach and education activities targeted towards a broad spectrum of San Mateo County residents to facilitate an effective fair housing strategy.

Objectives

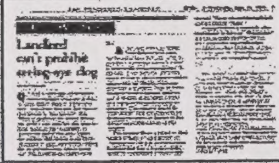
- Educate housing industry and consumers on fair housing rights and responsibilities
- Promote a housing environment that values diversity
- Develop community awareness and support for affordable housing initiatives
- Conduct educational campaign targeting potential victims of predatory lending

Fair Housing Websites



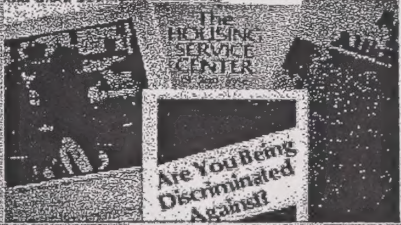
Websites provide a wealth of fair housing information to all interested residents.

Newspaper Columns



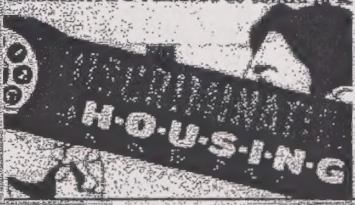
Syndicated articles in real estate sections reach 250,000 readers weekly.

Informational Materials



Informational material targets housing consumers and professionals, children, people with disabilities, and immigrants.

Transit/Bus Posters



Rapid Transit Posters reach over 45,000 riders daily, many minority or low-income.

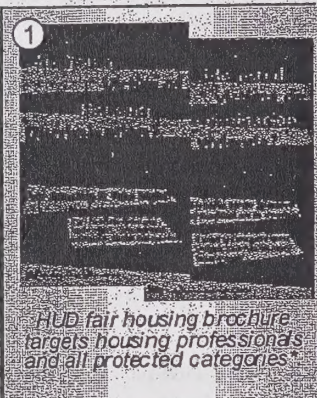
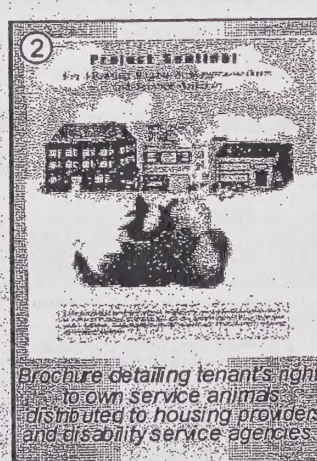
Public Service Announcements



TV and Radio ads reach over 100,000 residents monthly.

Fig. 15.2. A comprehensive media campaign supports both fair housing enforcement activities and community affordable housing initiatives.

Distribution of Informational Material

	Material/Topic	Target Audience	Locations	Copies
 HUD fair housing brochure targets housing professionals and all protected categories*	① HUD Brochure Fair Housing Overview Basic protections & remedies English/Spanish	General population - housing providers - protected categories	Social service agencies, civic groups, city halls, libraries, community centers, shopping centers, Board of Realtors, Apartment Owners Assoc.	1,500
	② Fair Housing Rights and Service Animals Multi-page pamphlet describing types of service animals and reasonable accommodations	Persons with disabilities - housing providers - service agencies - protected groups	Service agencies, civic groups, city halls, libraries, community centers, medical offices, shopping centers, Board of Realtors, Apartment Owners Assoc.	1,500
 Brochure detailing tenants' rights to own service animals distributed to housing providers and disability service agencies*	③ Newspaper column syndicated column on fair housing issues in the rental housing market	General community focus on housing providers and housing consumers	Apartment Owners Assoc. trade magazine Local newspapers -San Francisco Chronicle	>100,000
	④ Coloring Book teaches children to respect each others cultural backgrounds	School children and parents	Church schools Elementary schools Day care centers	1,000
	⑤ Foreign language brochures fair housing & disability rights in 9 languages	Immigrants and service providers	Social service agencies, libraries, community centers, shopping centers	1,000
	⑥ Issue specific flyers with other agencies	All protected categories	Issue specific organizations and upon request	700

* These brochures can be downloaded from Fair Housing website at <http://www.housing.org>

Fig. 15.3. Educational materials will be directed towards housing industry professionals, all protected classes of citizens, and persons of all ages.

materials are available from HUD and Project Sentinel. All materials illustrated in Fig. 15.3 are available by download from the Internet.

15.2 Affordable Housing Strategy

Even for a relatively affluent area such as San Mateo County, provision of sufficient affordable housing for lower income residents, large families, persons with disabilities, the elderly, and single mothers with children is a very difficult challenge. For some communities, such as San Mateo and Redwood City,

current policies have little chance of meeting ABAG's affordable housing targets.

The recommended strategy outlined in Fig. 15.4 continues successful policies already in place, e.g., rehabilitation and first time homeowners programs, utilizes modifications to zoning codes to create additional affordable housing, and builds community and political support with the educational media campaign. Key elements of the strategy include:

- Continue application of CDBG and HOME funds to rehabilitate older homes in the county and Cities of East Palo Alto, North Fair Oaks, Redwood City, San Mateo, South San Francisco and Daly City. Large numbers of older homes in these communities provide a major portion of affordable housing for San Mateo County's minority population..
- Incrementally expand First Time Homebuyers and other programs that help low and moderate income residents attain home ownership. Owner occupancy provides long-term upward mobility with lasting economic benefits.
- Consider adoption of inclusionary zoning in the unincorporated county, Daly City, and Redwood City and expansion of the ordinance in San Mateo City. Inclusionary zoning ordinances have met with great success throughout California for more than 25 years and bring multiple benefits, including increased funding through market investment, desegregation and increased neighborhood diversity, and reduction in neighborhood blight through transparent integration of affordable units into market rate projects.
- Expand the role of granny units in providing affordable housing by implementing recommended policy improvements. On larger lots, allow secondary dwellings of up to 1200 sq ft, thereby increasing the number of bedrooms from one to two or three and opening up granny units to large families. Provide standard secondary unit designs that can be built with short approval time and reduced fees, thereby encouraging homeowners to invest in granny units by removing obstacles in obtaining building permits. Eliminate occupancy restrictions for very low, low and



Fig. 15.4. Affordable housing initiatives focused on meeting ABAG affordable housing targets.



moderate income residents.

- Continue to work with traditional affordable housing developers to construct affordable housing projects. Identify additional financial incentives for developers to offset any increased costs associated with SB975.
- Focus part of the recommended education media campaign on developing community and political support for these affordable housing initiatives. Only if the benefits of a well-conceived approach are conveyed to the jurisdictions in advance can the detrimental effects of NIMBYism and ignorance of the facts be overcome.

No one or two of these approaches can provide the required numbers of affordable housing units in isolation. However, in combination they supply the maximum potential for meeting regional targets and increase the overall effectiveness of San Mateo County's housing plans.

15.3 Strengthened Fair Housing Enforcement

Success of any fair housing strategy depends on strong advocacy and direction orchestrated by the fair housing service provider(s). Therefore, the third essential element is fair housing enforcement that facilitates all parts of the strategy. Specific actions that strengthen fair housing enforcement and effectively implement the overall strategy include:

- Conduct the outreach and education campaign to increase fair housing awareness among all residents, to help specific groups such as immigrants and persons with disabilities, and to successfully implement each part of the fair housing strategy in San Mateo County.
- Provide all planning departments with an accessibility checklist so that provisions of the 1988 FHAA are uniformly implemented across San Mateo County.
- Support the County in implementing affordable housing initiatives
- Eliminate predatory lending practices through education in high-risk communities and ethnic groups, through continued surveillance of lending practices, and by mounting informational campaigns against institutions that flagrantly exercise such practices. This could be accomplished by expanding the geographic scope of the current East Palo Alto program.

As part of its services contract, the fair housing service provider offers strong support to the County in implementing the overall fair housing strategy.